WHICH?

FULL OF GOOD SUGGESTIONS

JUNE 2001

Safe sun savings

FULL PROTECTION – AT HALF THE PRICE

Travel cash

EASY WAYS TO BUY YOUR HOLIDAY MONEY

Bread spreads

CHOOSE A HEALTHIER OPTION

Drive down costs

WHICH CARS ARE CHEAPEST TO RUN

www.which.net

Why practising safe sun needn't burn a hole in your pocket

Do you know the right amount of sunscreen to use to protect yourself – and how much that could cost for a two-week holiday in the sun? I was amazed to read in this month's cover report that using the right amount – about 35ml, or seven teaspoonsful, for each application – could cost £60 for a fortnight if you use a best-selling brand like Ambre Solaire.

So the results of our sunscreen research are good news for holidaymakers: our tests show that own-label lotions from Asda, Safeway, Sainsbury's and Tesco still provide good all-round protection but cost just half the price. Even if you stick with a favourite brand, our price survey has found it's well worth shopping around: buying Ambre Solaire from Asda rather than Boots, for example, could cut your two-week costs from £60 to £40.

But watch out for ultra-cheap brands – especially ones claiming particularly high levels of protection for children. We also tested a £1 tube of Sea & Ski Kids Colour Sunblock which claims to be an SPF 30. We found that, in fact, it was nearer to a 12. As a result of our tests, the stockist, Poundland, has removed the whole range of Sea & Ski products from its stores.

In general, the UK lags way behind Australia and the US in public education about sun safety and the regulation of sun care products. We'd like to see standardised testing of sunscreens made compulsory and guidelines produced that should ensure much clearer labelling.

Helen Parker, Editor

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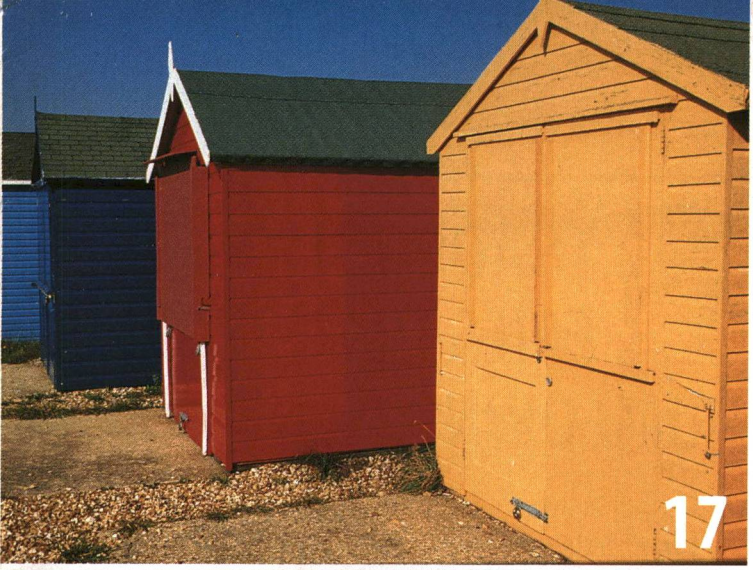
Simone Collins gives cost-effective advice on sunscreens – p8

Kim Lewis delivers verdicts on travel cots – p40



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insidestory

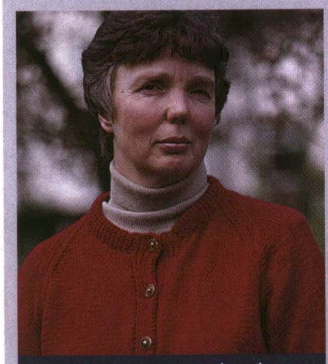
Consumer stories that make a difference

Next government must mind the gap

Our campaign for a complaints system for private dental patients was taken up by Ann Clywd MP.

Because of the election, her Private Dental Practitioners Bill ran out of parliamentary time. However, we aim to keep up the pressure.

About one in four adults goes private for dental care – some because they can't find an NHS dentist. But a new law which set up a complaints system for private medical blunders left out dental patients – leaving court their only option for comeback.



Mary Hitchings contacted us about her mother's dental treatment

Mary Hitchings contacted us about her 86-year-old mother, Miriam. When Miriam's dentures snapped after 30 years' wear, she went to a dentist for a new set.

Four weeks after she'd accepted her new teeth Miriam was in pain and unable to eat properly. Mary had a new set made elsewhere, which fitted, and asked the original dentist to refund her mother's £300. The dentist refused.

The local health authority told Mary that it could do nothing because the treatment was private (even though the dentist also did NHS work).

If you've ever needed such a complaints system, please write to Dept LE at our Hertford address on p50.

TRADE BODY FAILS TO SUPPORT HOMEOWNERS IN A FIX

Widow Valerie Moore is facing a massive bill for repairs to her new home which her structural engineer failed to highlight before she bought it.

The mother-of-three, from Rugby, tried to sue after realising she'd have to pay several thousand pounds on essential repairs. But the structural engineer, Alan Wildsmith, who was recommended to Valerie by the estate agent, appears not to have indemnity insurance or own his home. What he does have is a string of unpaid county court judgments. Once Valerie's lawyer discovered this, he told her that legal action would be difficult because a judgment granting her compensation may be unenforceable as it seems Mr Wildsmith may have no assets.

A second blow followed when Valerie contacted Mr Wildsmith's professional association to see whether it could help. She thought that the Institution of Structural Engineers (ISE), which is backed by a Royal Charter and sets standards for the profession, would be shocked to hear that one of its members seemed to hold no insurance, leaving her with no comeback for any mistakes he'd made.

But the ISE does not trouble itself with 'commercial matters such as professional indemnity insurance' – unlike numerous other professional bodies such as the Royal Institution of Chartered Surveyors.

Which? contacted the ISE, listing four other professional bodies which insist their members hold insurance, to ask why it doesn't. It says that it is a learned society and qualifying body and the rules of conduct deal with ethical behaviour rather

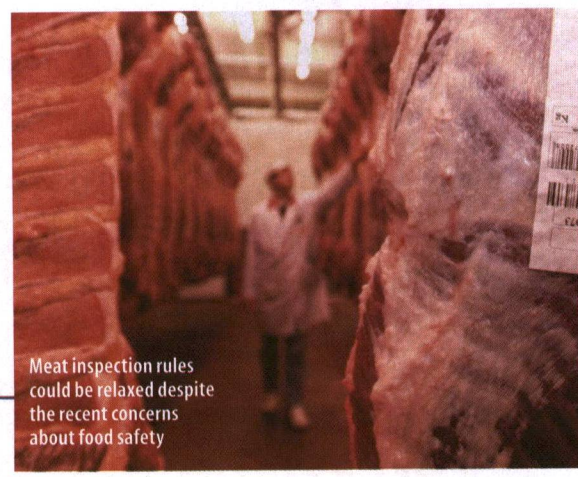
Threat to relax checks on meat

Consumers' safety could be jeopardised under plans to relax controls on inspecting meat.

Consumers' Association has protested to the Food Standards Agency (FSA), which is discussing the European proposals for a 'risk-based' system with food experts from other member states. If agreed by the European Commission, they could be in force in the UK in 2004.

Despite the recent spate of meat safety crises, such as BSE, under the commission's blueprint independent inspectors from the Meat Hygiene Service (MHS) – could be replaced by slaughterhouse employees. Their role would be to continually check meat before it's sent to the shop. An independent vet would remain on site.

A source within the MHS told *Which?* that some meat inspectors are already under great pressure to turn a blind eye to safety problems. Pressure on inspectors employed by a slaughterhouse would doubtless be worse.



Meat inspection rules could be relaxed despite the recent concerns about food safety

Currently, only chicken slaughterhouses can use employees as inspection assistants. They can check for, say, signs of disease in dead birds, where previously an inspector did the job. But, during an undercover visit to a slaughterhouse, we found an assistant was absent and the company hadn't put in a replacement. The remaining assistant was trying to check more than 150 birds a minute (see 'Food bugs rife in chicken', *Which?*, March 2001, p9).

While we agree that the system needs overhauling, we've told the FSA that the proposals could cut consumer protection. A recent audit of the MHS found 62 major breaches of hygiene, safety and animal welfare rules out of 172 visits. A 'major' breach is one which can have 'significant implications for public health or animal welfare...'.

PHOTOGRAPHY RICHARD MAILE, PA PHOTOS, JOHN TRENHOLM, POST STUDIOS PHOTOGRAPHIC

The Institution of Structural Engineers (logo above left) was of no help to Valerie Moore (right) who is counting the cost of using a member

than commercial matters. We asked how many members had been kicked out of the institution in the last 12 months – none – and how many had been penalised under its complaints procedure – also none. Last year four had been told off for minor breaches of the rules.

The estate agent, Newman, in Rugby, which recommended Mr Wildsmith told us it wouldn't do so again.

Mr Wildsmith refused to answer our questions, saying that he could not comment within our two-day deadline. Valerie's local trading standards authority is investigating.

Child seat confusion puts lives at risk

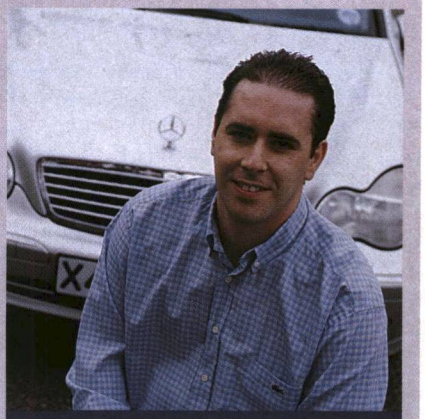
Fitting a rear-facing child seat in the front of your car could be fatal if you can't switch off the passenger airbag. So some car makers are developing 'smart' seats that automatically disable the airbag when in place. A good idea, but while a few makers race ahead with their own systems, consumers are left confused about which seat to use.

Miles Davis wrote to us saying he'd had such a problem with a child seat for his new Mercedes C-class. He bought a Graco Stadium Duo – a combined buggy and rearward-facing seat for an infant, costing £200. But when he fitted the seat, he couldn't work out how to switch off the airbag.

Unsure of the instructions and warnings in the car he called Mercedes, which told him he couldn't use the Graco seat, and that he'd have to buy its own-brand seat, the Baby Safe, costing £170. The seat, which doesn't double as a buggy, is fitted with a sensor that will turn off the airbag on Mercedes cars only. Miles isn't happy that C-class owners are forced to buy the relatively more expensive Mercedes seat. But importantly, he's worried that some drivers may fit other child seats, not aware of the dangers.

Mercedes told us that the handbook advises putting child seats in the back – but recognises some parents prefer them in the front.

We want to see car- and seat-makers working more closely to develop a universal solution to this problem, and not competing to develop rival safety systems. See 'Crash course', p11, and next month's *Which?* for more about problems with child seats.



Miles Davis in search of a safe seat

Leap year interest

NORTHERN ROCK

A leap year has only 365 days when calculating interest according to Northern Rock.

In April 1999, *Which?* reader Terry Ball opened a one-year fixed-rate bond, with an interest rate of 6.3 per cent. When the bond matured he checked the payment and was surprised to discover that a day's interest was missing.

This is because Northern Rock didn't account for 29 February. This isn't a problem if money is kept in the account for the full interest year, as the annual rate of interest applies. For example £100 at 6.3 per cent earns the same £6.30 interest regardless of the leap year. However, when an account matures or is closed at any time other than on the final day of the interest year, the number of days included in the interest calculation affects the final sum – as in Terry's case.

Northern Rock said the lost interest – less than £2 – was an anomaly. But when he complained it credited Terry's 'lost' day, and offered £165 to cover his costs.

We spoke to the British Bankers Association (BBA) which told us there were no guidelines on this issue, and that the method of interest calculation was up to individual banks. We think this is wrong. Northern Rock has one million savers, but denies pocketing 'large sums' because of leap year interest.

We spoke to several other large institutions; all of them told us that they did include 29 February in their interest calculations.

campaign update

● The government has joined Consumers' Association's (CA) call for an end to the astounding law which protects international brand giants who charge British and other European consumers rip-off prices. The latest international price comparison of 133 items, commissioned by the UK and Swedish governments, confirms our work. It found that US prices were significantly cheaper than those in Europe for many branded goods.

As the findings were revealed, in April, the government called for reform of the Trade Mark Directive, which allows brand owners to stop cheaper imports into Europe. We think shops should be free to source goods where they want, and pass savings on to consumers.

● **We're delighted that the last bastion of legalised price fixing has tumbled, and with it, the cost of branded over-the-counter medicines. Years of campaigning by CA ended last month when a judge abolished the exemption that suppliers of these drugs have enjoyed for 30 years, allowing them to fix prices. Shops swiftly cut prices of brands such as Anadin by up to 50 per cent.**

WISH YOU WERE HERE

– because when you phone me on my mobile it costs me a fortune

When you use your mobile phone abroad, it's known as roaming. But make sure you know how much you're paying or you could be in for a nasty shock when you get back to your phone bill. Calling the UK from Europe will typically cost anything between 50p and more than £1 minute, and from the US, up to £1.60 a minute.

However, there is also a surprising charge – for receiving a call. If someone calls your mobile while you're away, they pay the normal phone charge for calling you as if you were in the UK, but you get billed for receiving the call on the foreign network. This can be extremely expensive – up to 94p a minute to receive a call in Europe, or £1.50 in the US. And listening to your voicemail will also run up your bill.

For some typical charges, see the table, below.

CAUGHT OUT BY THE COSTS

The Beatties fell foul of BT Cellnet's roaming charges when they ran up a bill of more than £100 in just a few days. When husband Rob took their children to France for a short break in March, Susan called Carphone Warehouse, which supplied her phone, and set up roaming. Thinking it would be the cheapest way she rang the mobile from the UK, but this was more expensive. It cost 94p a minute – charged to the mobile – as well as 18p a minute to call from their BT phone.

Discount calls

BT Cellnet, One 2 One and Vodafone do offer discounts on their standard roaming rates – for a monthly fee of about £2.50 to £3 (this is free to some customers), you can register and get substantial savings on the cost of receiving calls – but in Susan's case, she wasn't made aware of the scheme which could have saved her at least 66p a minute.

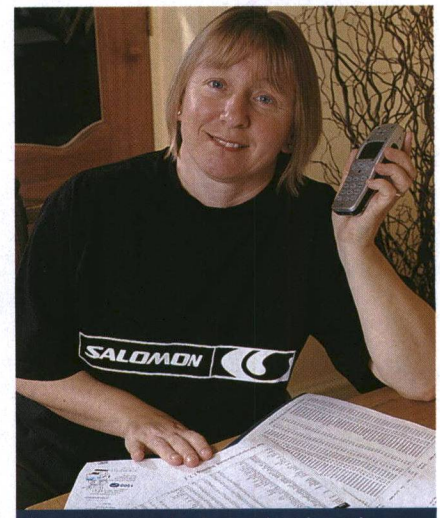
Setting up

You need to set up roaming to access foreign networks before you leave the UK – you can't do it afterwards. Simply call your UK network a few days beforehand. Currently, with the exception of some BT Cellnet and One 2 One pre-pay customers, you'll need to have a contract phone to roam. Once it's set up, your mobile can roam in most countries, although coverage does vary – so check with your network.

Phone home lottery

In the UK, your mobile uses just one network – BT Cellnet, One 2 One, Orange or Vodafone. However, your network provider will usually have arrangements to let you use several different operators in each country – for example, One 2 One mobiles can access up to seven US networks. But this can be confusing and costly. Charges can vary depending on which local network you access. In theory, you get the strongest signal wherever you are, but you can also manually select which network you want, which can save you money. For example, if you use a One 2 One mobile in the US, you will pay 92p per minute to call the UK using the Voicestream network, but £1.41 per minute on Voicestream-Aerial. And, to take advantage of Vodafone's discount roaming scheme, Eurocall, you have to use one particular network in each country, such as Airtel in Spain.

Earlier this year, Orange divided the world into five zones – for example, North America. Wherever you are within a particular zone and whichever local network you access, you will pay the same rate day or night.



It pays the networks when you keep in touch – Susan Beattie got a shock mobile phone bill

OFTEL

We're pleased that Oftel, the telecoms regulator, is looking at roaming charges in its review of the mobile market.

Mobile operators blame high charges on the rates they pay to the local networks, but this doesn't explain why charges can vary by 100 per cent or more between UK networks.

Contract phone roaming charges (cost per minute)

	Calls within country (£)	Calls to UK (£)	Receiving calls (£)	Accessing voicemail (£)	Sending a text message (£)
Spain					
BT Cellnet Standard option[1]	0.99	0.99	0.94	0.99	0.25
BT Cellnet International Traveller services[2]	0.99	0.99	0.28 0.23[4]	0.99	0.25
One 2 One Standard option[1]	0.45	0.56	0.82	0.45	0.30
One 2 One International option[3]	0.45	0.56	0.20	0.45	0.30
Orange Standard option	0.60	0.60	0.30	0.60	0.17-0.25
Vodafone Standard option	0.82	1.32	1.05	1.32	0.45
Vodafone Eurocall[5]	0.60	0.60	0.30	0.60	0.89
Virgin	0.45 0.28[4]	0.56 0.49[4]	0.40	0.45 0.28[4]	varies
USA					
BT Cellnet Standard option[1]	0.66	1.61	1.29	1.61	0.66
BT Cellnet International Traveller services[2]	0.66	1.61	0.21 0.17[4]	1.61	0.66
One 2 One Standard option[1]	0.64	0.92	1.53	0.92	0.14
One 2 One International option[3]	0.64	0.92	0.58	0.92	0.14
Orange Standard option	1.10	1.10	0.55	1.10	0.90
Vodafone Standard option	0.94	1.35	1.53	1.35	0.26
Virgin	0.64	0.92	1.17	0.64	varies

1 Depends on the local network selected 2 Costs £2.99 per month 3 Free to Precept customers, £2.50 to Anytime customers 4 Off-peak charges where they differ from peak calls 5 £2.50 a month – free on some tariffs

PHOTOGRAPHY JOHN TRENHOLM, JONNY THOMPSON

Choc shock

Chocolatey, choc, hot chocolate – they all sound delicious but lovers of the real thing could find their taste buds bereft if they rely on the name of a product.

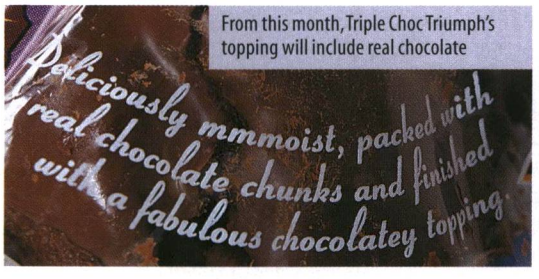
Trading standards officers (TSOs) all over the UK are scratching their heads as they ponder the meaning of 'chocolate' on the labels of drinks, spreads, sauces and cakes. But, so far, there's no definitive answer and this is leaving the way open for manufacturers to pass off as chocolate products which aren't.

We spotted two muffins made by the Fabulous Bakin' Boys that might get your hopes up with the name on the front – 'White Choc Whammy' and 'Triple Choc Triumph' – but while both contained chocolate pieces, the topping (the third 'choc' of the Triple and the white choc of the Whammy) was chocolate flavour.

The company told us that 'choc' didn't specify chocolate, but admitted that it was in the process of changing ingredients in the Triple Choc Triumph and ditching labels that showed white chocolate pieces on the Whammy, after TSOs intervened. The firm's local TSOs, at Oxfordshire County Council, also told us they'd encountered several 'chocolate' drinks which didn't contain any of the real thing. Yet because the law isn't clear, there was little that authorities could do.

A TSO said: 'Our view is that flavouring with cocoa is not the same as being chocolate. There are specific regulations that apply to cocoa and chocolate themselves, but the law is less clear about products with these as an ingredient.'

A European directive agreed recently is unlikely to clear up this confusion. The Food Standards Agency says the problem is partly due to traditional names. Choc ices, for example, traditionally weren't of real chocolate and the custom of using chocolate-flavour coating is still permitted in a 'choc' ice. Our advice to chocophiles is to look beyond the words on the front of a packet – the proof of the pudding is lurking in the ingredients list.



From this month, Triple Choc Triumph's topping will include real chocolate

DIXONS' DODGES

Staff at Dixons are still fobbing off customers who complain about faulty goods, despite the electrical giant's promises to mend its ways.

Letters sent in March to customers, seen by *Which?*, and undercover research reveal that some Dixons Group staff still duck responsibility when goods go wrong, just as in our February article 'Passing the buck', p6. Yet the Sale of Goods Act says that shops – not manufacturers – are responsible for sorting out problems with faulty goods.

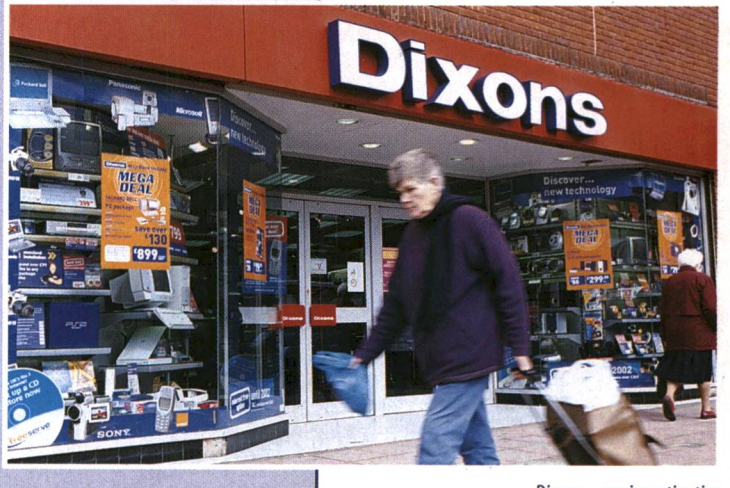
After our article appeared, we saw an internal memo that had been circulated to a team of call handlers working for Dixons. It advised staff to tell customers who cited the Sale of Goods Act: 'As far as I am aware, we can only provide free service to customers with warranty ... and offer chargeable repairs to customers with no warranty. For further information, please contact our Corporate Affairs office at Hemel Hempstead...'.

When we confronted Dixons, it dismissed the incident as a 'rogue' memo which shouldn't have been issued. We asked what it had told its staff to say to customers. It said that staff may ask the customer to discuss the problem with one of its engineers to see whether product quality was to blame (in which case a shop should normally pay for a repair).

But there seems to be a fault with the company's lines of communication. Posing as a customer with a faulty product just over a year old, we called two Dixons customer service centres, and two stores. One referred us to the manufacturer, two told us we would definitely have to pay since the product was out of its guarantee period (which is wrong), and one gave correct advice. Dixons said it was satisfied that in three of the calls we were invited to bring the product to a store for further investigation, adding that staff training was ongoing.

A trading standards officer also showed us letters from Dixons Group, including one from PC World to a customer – after Dixons had promised to clean up its act. The letter, from a manager, said that as the product had failed after the initial warranty period, there was little the company could do, and suggested trying the manufacturer.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.



Dixons – our investigation has uncovered incidents in which it has tried to dodge responsibility for faulty goods

Money to burn

Practising 'safe sun' needn't burn a hole in your pocket

Simone Collins offers advice you can't afford to ignore – for the sake of your health or pocket

Protecting yourself from the sun is a must. Spending a fortune on sunscreen isn't. We've found where to buy well-known brands for less and tested the cheaper alternatives to find which are worth buying. Read on for how to halve the amount you spend on sunscreens without halving protection.

THE DARK SIDE OF THE SUN

There's no such thing as a healthy tan – it's a sign that your skin has been damaged. Even if you refuse to believe that you'll ever be a victim of skin cancer – around 40,000 new cases are reported each year in the UK – you should be concerned about premature ageing, as the effects of exposure build up over time.

The sun produces three types of ultraviolet (UV) radiation – A, B and C. The latter is absorbed by the atmosphere before it reaches the earth. UVB is the main cause of sunburn, premature skin ageing and skin cancer, with UVA – once considered harmless – now thought to cause similar damage.

PRICEY PROTECTION

Protecting yourself from these rays can be expensive – two weeks worth of Ambre Solaire for one person, if applied correctly, could cost £60 or more. And some 'designer' lotions cost £20 or more a bottle, which if used similarly, would cost £126 for the same holiday. However, own-label lotions, from Asda, Safeway, Sainsbury's, Superdrug and Tesco, for example, cost only £5 to £7 for 200ml of lotion, which will reduce the cost to between £32 and £44 yet provide good all-round protection from the sun.

Alternatively, some retailers discount well-known brands. Ambre Solaire's SPF 15 Moisturising Protection Milk is normally £9.95 for 200ml at Boots, for example, but only £6.48 at Asda. Co-op, Safeway and Superdrug told us that they plan similar discounts all summer, while others mentioned short-term price promotions.

We also found Asda and Co-op to be the cheapest for usually more costly high-factor products and spray-on sunscreens. Buying one 400ml bottle rather than two 200ml ones can save around £2 to £5.

HOW THEY RATED

We put some of the cheaper factor 15 products on the market to the test (using the industry-accepted standard) to make sure they provided the claimed SPF protection. We're pleased to say that Boots Soltan (£8.29), Superdrug Solait (£6.99), Asda Sun System, Tesco Sun Protection, Safeway Solcare and Sainsbury's Sun Care (all £4.99), Delph Sun Lotion (£3.50 including a free bottle of after sun) and Wilko Sun Lotion (£1.99) all did.

This doesn't mean each came out as an SPF 15, as labelled. The test allows for up to 20 per cent variation either way, so a factor 15 could be anything from a 12 (as we found the Sainsbury's one to be) to an 18 (which we found the Asda and Wilko ones to be). The Ambre Solaire (we compared all the lesser-known brands with this), the Delph and Superdrug's came out even higher, probably because the manufacturers have erred on the side of caution and added more active ingredients than necessary.

But it would seem that there is a problem with some extremely cheap products. We also tested the Sea & Ski Kids Colour Sunblock (£1 for 180ml) which claimed to be an SPF 30 but was nearer to a 12. As a result the stockist, Poundland, has removed the whole range from its stores. Only last year, Oxfordshire Trading Standards successfully prosecuted Linco Care Ltd over the sale of its budget Cabana Sun, which was found to be a factor 10 when it was labelled as a 35. And the company's Looney

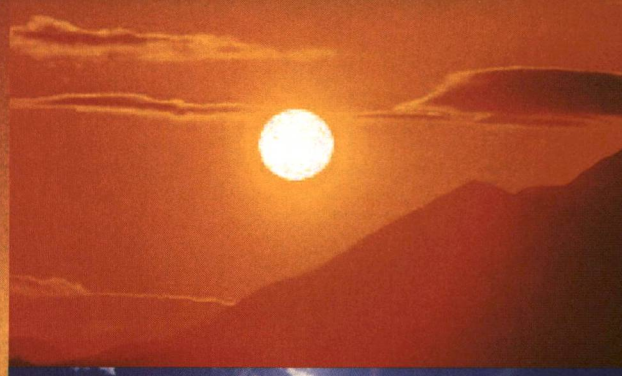
www.which.net

Help online

Our online question and answer service covers sunscreens this month. Post your questions by 15 June at **www.which.net/which/askus.html**. Replies will be posted on the site on 22 June.

PHOTOGRAPHY CLIVE ROWAT, CORBIS, TELEGRAPH COLOUR LIBRARY, JOHN TRENHOLM, SCIENCE PHOTO LIBRARY

There's no such thing as a healthy tan



Tunes sun block was found to offer only half the UVA protection claimed. While researching this report we heard of similar cases of legal action being brought by trading standards officers around the country against other manufacturers.

Oxfordshire Trading Standards warns consumers to be wary of any really cheap and unknown brands they come across, particularly high factors aimed at children.

GETTING THE MESSAGE

Confused by information on sunscreen labels? Here's our guide to what it all means.

Sun protection factor (SPF)

The SPF indicates how much UVB a product blocks out – see 'The misleading factor', p10. This is the maximum amount of protection you'll get all day – applying more won't boost this, it will just replenish your original cover in case any has been washed or rubbed off.

Use a product's SPF as a guide only – as our results illustrate it's not as exact as the rating implies. Be especially careful when using a different product from your usual one – you may get less protection than you're used to.

UVA star rating

Often hidden on the back of most bottles sold in the UK, the star rating offers an indication of how much UVA the product blocks – four stars being the optimum. However, it's not an absolute measure – it's based simply on the ratio of UVA to UVB protection. So, for example, an SPF 10 with ★★★★ will offer equal UVA and UVB protection, while an SPF 25 might get only ★★★, even though it screens out more UVA overall.

Foreign sunscreens may claim to offer 'broad-spectrum' coverage. This means that they too block UVA but there's no telling by how much.

Special claims

Waterproof/water-resistant products shouldn't wash off as soon as you get wet, but this doesn't mean you'll be left with as much protection when you get out of the water as when you went in, especially if you're particularly active or towel yourself dry afterwards. And don't assume that 'waterproof' products are any better than 'water-resistant' ones. There's currently no agreement in Europe over water-resistance labelling. One explanation for products that claim all-day protection is that the lotion is absorbed deeper into the top layers of the skin giving it more staying power, even after towelling. However, some others claim 'all day' or 'six-hour' waterproof protection – when the product rubs off as easily as standard ones, so still needs to be reapplied regularly.

SUNSCREENS

Sunscreens may contain physical barriers, chemical absorbers or both. The physical barriers like zinc oxide or titanium dioxide reflect the sun's harmful rays, while chemical absorbers like cinnamates and bezophenones soak them up, reducing the amount that reaches the skin. The physical barriers tend to be harder to rub in and may leave a white residue.

Choosing ...

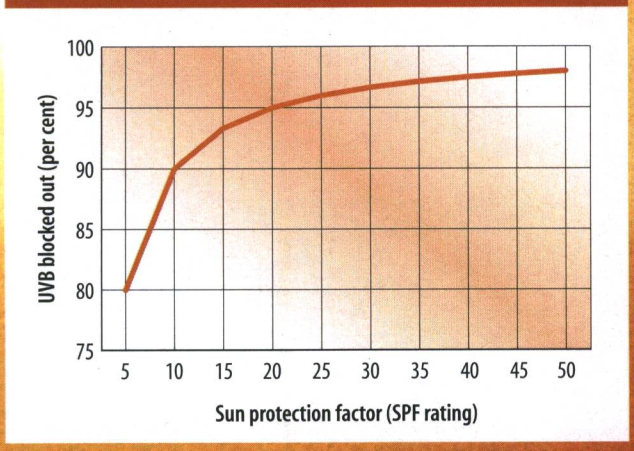
You needn't buy a different sunscreen for every occasion or family member. First consider whether or not your sunscreen provides enough protection – an SPF 15 or above, preferably one with four UVA stars, is suitable for most people. All those we tested had four UVA stars except Delph and Wilko which had two, and the Sea & Ski which didn't have any. The next most important consideration is

THE COST OF PROTECTION

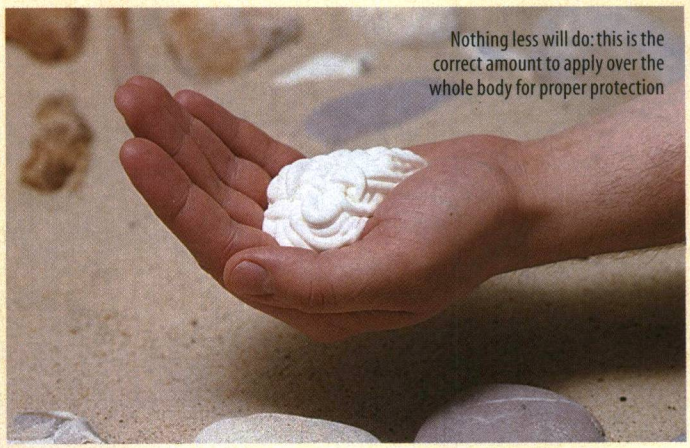
Our table shows, in price order based on 200ml bottles, the cost of an adult protecting themselves fully from the sun during a two-week holiday. Ambre Solaire is included twice – at its most expensive (about £10) and at its cheapest all-year price (£6.48 in Asda) – alongside the supermarket own brands we tested. All are SPF 15, labelled water-resistant and have four UVA stars

– it's a sign your skin's being damaged

THE MISLEADING FACTOR



The SPF indicates how much UVB a product blocks out. A factor 30 can give up to 30 times a person's natural protection, yet blocks out only around 3 per cent more UVB than a factor 15



Nothing less will do: this is the correct amount to apply over the whole body for proper protection

Most people get only one half the protection they need

whether it's water-resistant or not – you'll need this if you're likely to perspire a lot, not just if you'll be going swimming. Sport or 'sweatproof' products arguably are no better than good water-resistant ones.

Some children's products are formulated for sensitive skin or to be slightly more water-resistant, while others are just brightly coloured, in fun packaging or have an unnecessarily high SPF rating.

... and using

Beware – research has found that few people apply as much sunscreen as manufacturers do in their tests (2mg per sq cm) so don't get anywhere near the protection they could. An average-sized person should use about 35ml of sunscreen per whole-body application – the equivalent of seven teaspoonsful, as illustrated above. This applies whether you're using a lotion or spray.

What you risk: sun damage can result in melanoma; case numbers are rising

Sunny spells in Britain, although rare, do happen. When they do, UV levels in the UK can be almost as high as in the Mediterranean, so make sure you use sunscreen at home as well as abroad.

CHILDREN IN THE SUN

Six episodes of serious sunburn before the age of 18 is thought to double the risk of getting skin cancer later in life.

Children are not aware of the dangers themselves so keep them covered up as much as possible, and plaster them in high-factor sunscreen – a factor 15 to 30 is advisable. Anything above won't give you much more protection in real terms, although it will give you some leeway if you don't apply it thickly enough. Keep babies out of the sun completely, although even in the shade it's possible to burn.

THE GOLDEN RULES

- Make sure you apply enough lotion and one with a high enough SPF and UVA rating.
- Apply it 15 to 30 minutes before going into the sun so it has time to develop. Reapply at least every two hours.
- Use a water-resistant sunscreen if you're likely to get wet or tend to sweat a lot and reapply it after towel drying.
- Be careful about using last summer's leftover sunscreen – it may have been damaged by the heat. Storing it in a cool place, or at least in the shade, will help.
- Avoid direct sunlight between 11am and 3pm, especially if there's a lot of water, snow or sand around as these reflect more UV rays.
- Cover up as much and as often as possible with loose–fitting, tightly-woven fabrics and a wide-brimmed hat. Aim to wear at least a T-shirt for water activities.
- Protect your eyes with sunglasses – to European Standard BS:EN:1836:1997.
- For guidance use the sunburn forecast (on local and national news stations during the summer or at www.met-office.gov.uk all year round). It warns when UV levels are likely to be high, and estimates how long it would take to burn in the midday sun.

TOO LITTLE TOO LATE

If you get sunburnt, drink plenty of water (nothing alcoholic) and stay out of the sun. A painkiller may ease some of the soreness.

After-sun and other lotions may help to soothe the skin but they can't repair serious damage. If your skin blisters significantly or if you have shivering, headaches or nausea, consult a doctor, or go to hospital.

WHAT WE WANT

Our advice is shop around – by buying discounted branded sunscreens and reputable own labels, you can halve the cost of your holiday sun protection. But sunscreens are vital health products, and one way of making them more affordable and encouraging their correct use would be for the government to reduce, or better still eliminate, VAT on them.

The UK lags way behind Australia and the US in public education about sun safety and the regulation of the sun care market. We'd like to see the testing of sunscreens standardised here too – for SPF, UVA and water-resistance levels at least – and made compulsory, with manufacturers and importers required to test their products accordingly and make records available to retailers and enforcements authorities on request.

The labelling of sunscreen needs to be reviewed and guidelines issued. Protection 'bands' alongside the SPF numbers – low, medium, high and very high – would give consumers a better idea of what they're getting. Factor labels above 30 should be banned altogether. The UVA rating should be displayed and explained more prominently, usage instructions improved (saying apply 'liberally' and 'regularly' isn't enough), and storage instructions and a best-before date included.

We endorse Oxfordshire Trading Standards work in this field.

CRASH COURSE

In our latest Euro NCAP update we turn the spotlight on large family cars

The European New Car Assessment Programme (Euro NCAP) crashes cars to find out how well they stand up to front and side impacts. The latest batch to go to the wall includes six large family cars.

Meanwhile, Euro NCAP has also released findings for one small family car, the Honda Civic, and two mini MPVs, the Fiat Multipla and Vauxhall Zafira. These cars are in a different weight category from the large family cars, so their ratings cannot be compared directly. However, you can cross-reference them to our article on six mini MPVs in 'Collision course', *Which?*, April 2001, p12.

THE CRASH TESTS

Cars assessed by Euro NCAP are put through their paces in two crash-simulation tests. These are designed to assess how much protection the car would provide its occupants in a real-life collision.

In the front impact crash, the cars strike a barrier, off-centre at 40mph. The side impact test is carried out at 30mph. The cars are awarded up to 16 points for each of these tests, depending on how well they protect occupants.

Cars that come with side or ceiling airbags fitted as standard are also given the chance to earn a further two points in a pole crash test. This looks at how well the side or ceiling airbags protect the heads of those travelling in the front seat when the car is propelled sideways at 18mph into a rigid pole.

All the points awarded are combined, and converted into an overall star rating where the maximum is five (see the key, p12, for details).

During these tests, child safety is also assessed, using dummies that represent 18-month- and three-year-old children. Where car manufacturers recommend particular child restraints, these are fitted for the tests.

Meanwhile, a third test predicts how likely it is that a pedestrian will suffer serious injuries when struck by a car. For more details about the pedestrian safety test, see 'Time to consider pedestrians', p13.

THE FIRST FIVE-STAR CAR

The latest crop of results has yielded a noteworthy first for Euro NCAP tests – the new Renault Laguna has earned the accolade of being the first car to achieve a five-star rating. The Laguna performed remarkably well in the front, side and pole tests, losing only one point out of a possible 34. The previous Laguna was close to scoring five stars, and top marks have now been achieved thanks to improvements to its safety features.

FAMILY CARS IMPROVE THEIR SAFETY

As well as the success of the Laguna, Euro NCAP's results have so far found that the overall occupant safety offered by large family cars has improved dramatically since 1997. Four years ago, only one out of 13 cars tested achieved four stars, while five had three stars and seven had two. But in the latest tests, the majority of cars scored four stars.

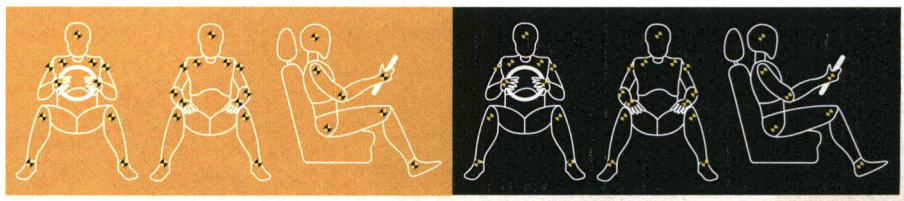
In addition, the Audi A4, Mercedes C-class, Renault Laguna, and Rover 75 (plus the Honda Civic – a small family car) have very strong passenger compartments linked with front structures that absorb an impact well. In the front impact test, there was virtually no intrusion into the passenger compartment.

CHILD SAFETY

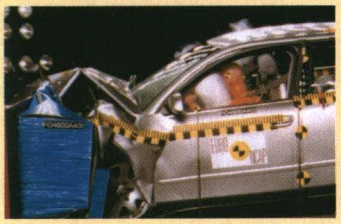
Child safety is a crucial area where car makers can improve their designs. Several child seats recommended by manufacturers could cause injuries to children in a crash. In particular, Mitsubishi was criticised for recommending a potentially dangerous child seat.

A common problem is that car interiors aren't labelled well enough to alert consumers to the risks posed to babies in rear-facing child seats placed on front passenger seats with airbags.

Look out for our test on child car seats in next month's issue of *Which?*.



AUDI A4 ★★★★

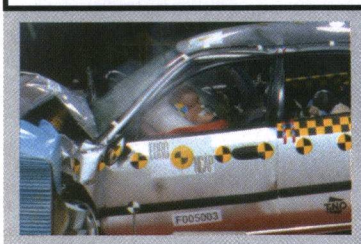


Front 12, side 18
The A4 has a strong passenger compartment that protects occupants effectively. Its airbag systems worked well and the car's restraint system gave good protection for the head and neck.
Front impact The front seat belts helped prevent the driver's chest from contacting the steering wheel but they did place a reasonably high pressure on the chest. The knee impact area was an improvement over the earlier A4, but the column lock and adjuster lever are still in a vulnerable area. Unfortunately, a three-point central rear seat belt isn't fitted as standard.
Side impact The car has impressive side impact protection, and the A4 achieved full marks in this test.
Child protection The recommended child seats were poor in both impacts, and the dangers posed to children from the passenger's front airbag are not adequately explained.
Pedestrian protection With just seven points, the A4 came bottom.

MERCEDES C-CLASS ★★★★

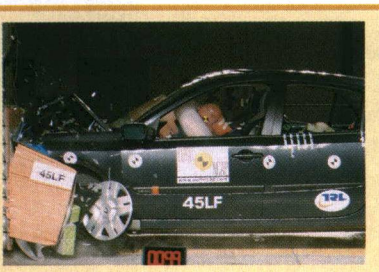
Front 14, side 17
This new C-class is well designed to protect its occupants in a crash.
Front impact The driver's head and chest were well restrained by the seat belt and airbag, although the driver's chest was subject to fairly high loads. The passenger cabin remained intact and the driver's door could still be opened after the crash. There are no potential hazards to legs under the steering wheel. The central rear seat was fitted with a three-point seat belt as standard.
Side impact A door-mounted airbag is fitted to protect the chest, abdomen and pelvis, and this worked satisfactorily in the side impact test. The airbag side curtain didn't work well in the pole test.
Child protection The child restraints were poor – the seat belt webbing was partially severed during the frontal impact test. A vague pictogram and a removable label didn't explain the risks posed to children from the front passenger airbag.
Pedestrian protection With 12 points, the C-class was average.

MITSUBISHI CARISMA ★★★



Front 10, side 14
The Carisma almost managed four stars – a creditable result considering it doesn't have any airbags for side impact protection.
Front impact The loss of the fourth star is largely because the seat belts allowed the driver's head to come into contact with the steering wheel. The front seat passenger was at risk from hard parts in the knee area.
Side impact The Carisma was pretty good but, with neither a side- nor head-protecting airbag, the dummy's chest and abdomen struck the door.
Child protection The child restraint recommended by Mitsubishi for the crash tests was heavily criticised. Severe facial or brain injury could be caused to children in a front impact because the dummies' heads struck part of the restraint.
Pedestrian protection The Carisma scored 16 out of a possible 36 points. This was the best of the six large family cars tested, but there's still plenty of room for improvement.

RENAULT LAGUNA ★★★★★



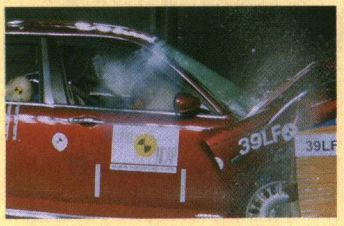
Front 15, side 18
The Laguna II earns its five stars with an impressive all round performance. Renault has refined its seat belts and side airbag which, together with a strong car body, provide good protection.
Front impact The stable body shell and lack of movement from the steering column provided a safe environment for the driver, and the seat belt design prevented any injury to the upper legs. Padding in the footwell protected the driver's feet, though there was very little intrusion anyway. Any passenger sitting in the rear central seat benefits from a three-point seat belt.
Side impact The Laguna achieved full marks – even in the pole test.
Child protection It gives good warnings about the danger of a rear-facing child seat. Unfortunately, these labels could be peeled off easily.
Pedestrian protection Renault could improve the protection given to pedestrians – the Laguna scored only 12 points.

Key

Points[1]	Stars
1–8	★
9–16	★★
17–24	★★★
25–32	★★★★
33+	★★★★★

1 Combined for front and side impact

ROVER 75 ★★★★

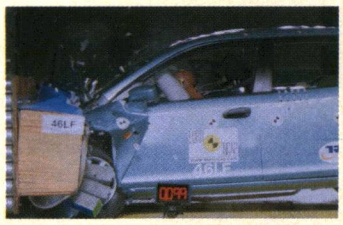


Front 14, side 16
If the Rover 75's side impact head-protecting airbag was standard (rather than an optional extra), this car would be very close to being the second five-star car.
Front impact The Rover lost points because of the force exerted by the seat belt on the driver's chest. The knee impact area was particularly well designed with no hard points that could damage the knees and thighs. The footwell was also intact after the impact, so poses few hazards to the feet and ankles. The centre rear seat has a three-point belt fitted as standard.
Side impact The Rover scored a maximum 16 points. However, as it isn't fitted with a side head airbag as standard, Euro NCAP didn't carry out the pole test (which could have boosted its score by a further two points).
Child protection The child seat allowed a child's head to move forward excessively, but Rover told us that this has now been modified.
Pedestrian protection The Rover scored an average 13 out of 36.

VW PASSAT ★★★★

Front 12, side 16
Overall, the Passat is a capable car with a strong passenger cell that provides a safe survival space.
Front impact The dummy's head almost rolled off the airbag then contacted the door waist rail. Although this didn't lose the Passat any points, the fact that the dummy's chest struck the steering wheel did. The car has hard points that could cause injuries to the driver's knees and upper legs. For rear passengers, an optional three-point centre rear seat belt is available, though a lap belt is fitted as standard.
Side impact The side impact performance was impressive, but a pole test wasn't done as the side curtain airbag isn't fitted as standard.
Child protection The pictogram and removable label on the windscreen gave insufficient detail about the risks posed by the front seat passenger airbag. VW's recommended forward-facing restraints worked well, though they didn't protect the 18-month-old dummy's neck from injury.
Pedestrian protection The Passat was average with a score of 13.

HONDA CIVIC ★★★★



Front 11, side 16
The Civic's body shell is remarkably strong for its size. It performed well in the tests, with the passenger compartment virtually undistorted, and the driver's door opened normally after the front impact.

Front impact The seat belts transmitted a fairly high force to the dummy's chest. Structures behind the fascia were likely to injure the knees and upper legs of both the driver and passenger. The footwell was almost undamaged which is remarkable for a small family car.

Side impact The Civic scored a maximum 16 points. However, the driver's head was vulnerable to being hit by objects intruding through the window.

Child protection Honda could do better with regard to child restraints – a very high strain was placed on the neck of the 18-month-old dummy. Also, it needs to improve the warnings about rear-facing child restraints carried in the front passenger seat.

Pedestrian protection The Civic scored an impressive 26 points.

FIAT MULTIPLA ★★★

Front 3, side 16
The Multipla was disappointing compared with previously tested mini MPVs. It was particularly poor in the front impact test.

Front impact The structural performance was poor, and hard structures under the fascia could damage knees and upper thighs. The head of the dummy in the front passenger seat missed the airbag. A three-point rear central seat belt is standard.

Side impact Side impact performance was pretty good, despite the absence of head or side airbags – side airbags are optional.

Child protection The performance of the child restraints was poor. The shoulder section of the adult seat belt slipped off the dummy's shoulder and didn't restrain the torso. A more serious concern was that instructions for a switch to turn off the front passenger airbag when a child restraint was fitted were confusing.

Pedestrian protection The Multipla scored 13 out of 36.

VAUXHALL ZAFIRA ★★★

Front 6, side 16
The Zafira was first tested earlier this year, which led Vauxhall to make modifications. However, it was still disappointing compared with other mini MPVs. The body shell is unstable which could be of concern in severe accidents. Also, the seat belts were criticised, and the pedal area could cause injuries.

Front impact The driver's head and chest contacted the steering wheel, and hard areas in the fascia could damage occupants' knees and upper legs.

Side impact The Zafira performed creditably in the side impact test, despite not having head or side impact airbags.

Child protection The child restraints gave reasonable protection apart from high neck loads on the 18-month-old dummy. Vauxhall needs to improve its warning that explains how the front passenger airbag could cause injuries to a child travelling in a rear-facing restraint.

Pedestrian protection The car scored 13 points, though none was awarded to the impact sites on the bumper and lip of the bonnet.

TIME TO CONSIDER PEDESTRIANS

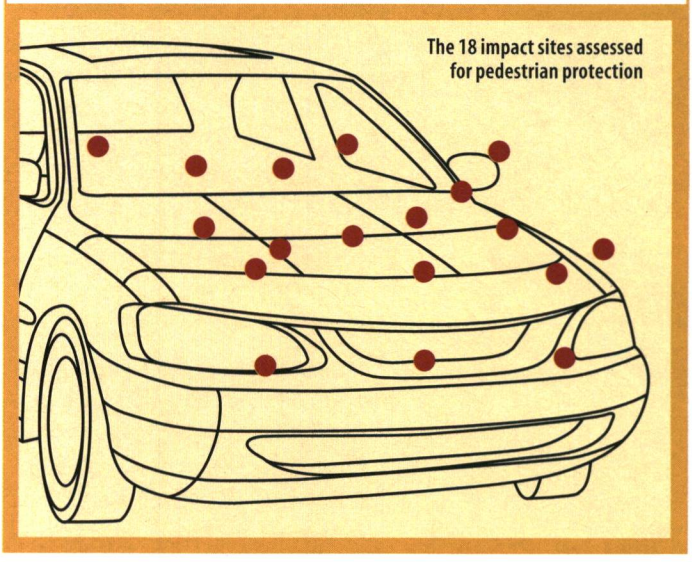
Designers have made good progress to improve occupant safety, but the same can't be said for how well cars protect pedestrians. History suggests that one can be possible only at the expense of the other, but we think that a better overall design can be achieved. Euro NCAP carries out tests to assess how well cars protect the pedestrians they strike – and the results show that some cars offer much better protection than others.

For these tests, Euro NCAP identifies impact points on the front of each car which you might expect someone's head or legs to hit. Three zones on the bumper and a further three on the bonnet's leading edge are used to measure how legs would be affected, and 12 zones are chosen on the surface of the bonnet where a head would land. Dummies' heads and legs are propelled separately at 25mph at each of these impact sites. The testers then assess how severe the injury would be to a pedestrian hitting each section. A score of up to two points is given for each site (giving a maximum of 36 points) and these are totalled to give an overall star rating.

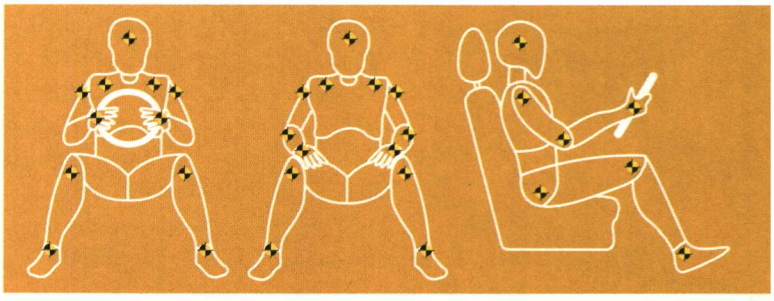
Total points	Stars
1-9	★
10-18	★★
19-27	★★★
28-36	★★★★

In Euro NCAP's latest tests, the family cars were generally disappointing. The Audi A4 was particularly poor at protecting pedestrians. It scored just seven points – a mere 19 per cent of the possible points available – and was awarded just one out of four stars. The other family cars did slightly better, notching up scores of between 12 and 16.

However, the Honda Civic is proof that manufacturers can do better than this. The Civic was very close to being awarded four stars. It achieved a creditable 72 per cent of the possible pedestrian score, which is about twice as good as most of the other cars tested. This is an encouraging sign which blows away the myths about the impossibility of designing for pedestrians as well as for the occupants.



The 18 impact sites assessed for pedestrian protection



allchange

What's new on the high street

HOW HEALTHY ARE CHILDREN'S MEALS?

Children's food often gets a bad press for being full of sugar, fat and 'E' numbers. But Marks & Spencer, Sainsbury's and Tesco have recently launched ranges of food that are designed to appeal to kids and reassure parents, too. The eye-catching packaging includes claims such as 'controlled fat and salt' and 'with hidden vegetables'. The ranges are aimed at slightly different ages, but they're based on similar ideas. We've looked at two meals from each range.

Marks & Spencer has developed nutrition guidelines for the levels of protein, fat, calories, and salt. Its Spaghetti Bolognese for children is at least five times less salty than its standard spaghetti bolognese. The two children's meals we checked claim to have no added preservatives, artificial colours or flavours, but the Marks & Spencer standard meals don't contain these either.

Sainsbury's has also devised nutrition criteria that, for example, control how much fat, saturated fat, and salt the meals contain. This doesn't mean they're 'low' in fat – a portion of Sainsbury's Blue Parrot Café Pasta Bolognese actually has more fat than the standard bolognese. However, Blue Parrot Café meals claim to have fewer additives than standard ones, and some have extra vegetables. The two we checked have the same amount of salt per 100g as the standard ones, but they contain less salt because the portions are smaller.

Tesco says its range is designed to encourage children to eat more healthily – by including fewer additives, for example. Also, some meals have added vegetables, but these may not add up to much. Tesco Footballs And Bootlaces (meatballs and spaghetti) has 6 per cent 'hidden' vegetables, which is equivalent in weight to half a small carrot.

We asked 24 six- to eight-year-olds to tell us what they thought of these six meals. They liked the Marks & Spencer Cheesy Spirals and Sainsbury's Blue Parrot Café Cheesy Pasta, but turned their noses up at the Tesco Cheesy Tubes because of the smell and taste. The Marks & Spencer Spaghetti Bolognese was the top meat meal – the children liked the taste and the pasta.

Children's ready meals compared

Meals tasted	Taste rating	Price	Sodium (g per 100g)	Fat (g per 100g)	Saturates (g per 100g)	Added vegetables
Marks & Spencer Cheesy Spirals	☆	99p/200g	0.15	8.6	5.5	
Marks & Spencer Spaghetti Bolognese	☆	99p/200g	0.04	6.9	2.8	
Sainsbury's Blue Parrot Café Cheesy Pasta	☆	99p/300g	0.2	4.9	3.2	
Sainsbury's Blue Parrot Café Pasta Bolognese	◒	99p/300g	0.2	2.7	1.0	✓
Tesco Cheesy Tubes	◒	99p/200g	0.2	6.8	3.2	✓
Tesco Footballs And Bootlaces	○	£1.29/ 250g	0.2	2.9	1.0	✓

CA gives legal aid

Independent legal advice is vital but, at present, hard to find. Last year we were pleased to win the contract to produce a series of legal information leaflets on behalf of the Legal Services Commission (LSC). This is the organisation that replaced the Legal Aid Board and is responsible for developing the Community Legal Service. The leaflets cover subjects as diverse as debt, asylum, buying and selling your home, and education.

We brought together experts in these fields to produce leaflets that we think are helpful, accessible, and that will reassure people.

As a basic introduction to your legal rights, they guide you through your problem and help you to decide whether you should take legal action. If you need further help, each leaflet gives contact details of relevant organisations. The first nine leaflets were published in April, and the remaining 14 will appear over the next few months.

Look out for the leaflets in your local citizens' advice bureau and at LSC information points. They're also on our website (www.which.net) and can be ordered by calling the LSC Leafletline on 0845 300 0343.

IT'S A FIX

Co-op and Capital One have introduced credit cards with very competitive fixed interest rates. And, unusually, they apply to purchases as well as balance transfers.

Co-op's rate of 9.8 per cent is fixed until April 2006 and Capital One charges 9.84 per cent for life. And you can stop using the cards at any time without a penalty.

Both cards are Best Buys for borrowing, but you could get a lower rate on a card with an introductory rate. However, these are normally limited to the first six months.

Capital One charges a whopping 21.7 per cent for cash advances, while Co-op's is a more competitive 12.1 per cent. The Co-op card is available only to people over 25 earning at least £25,000.

PHOTOGRAPHY JONNY THOMPSON

Pretty packaging can't hide the fact that these meals are only a small improvement over the standard versions

PUT A STOP TO ROGUE TRADERS

Consumers' Association (CA) can now halt rogue traders in their tracks. This month the Department of Trade and Industry has introduced new powers, called Stop Now Orders, which allow consumer protection bodies, such as CA and the Office of Fair Trading, to crack down on rip-off merchants.

These orders can be used against dodgy car dealers, companies producing misleading holiday brochures and pressure doorstep sellers, for example, to stop illegal trading immediately. And, importantly, they apply to traders operating both here and in other EU member states.

Previously, if caught, unscrupulous traders had to pay a fine but could then continue to offend. Now they could face unlimited fines or imprisonment if they fail to comply with a Stop Now Order. We welcome this new law and believe it will make a real difference for consumers.

ROBO CHOP

If you'd rather lie in a hammock sipping beer than push a lawnmower, your prayers may have been answered by the RL500 Robomower (£750). *Gardening Which?* researchers took this robotic mower for a spin, and were pretty impressed.

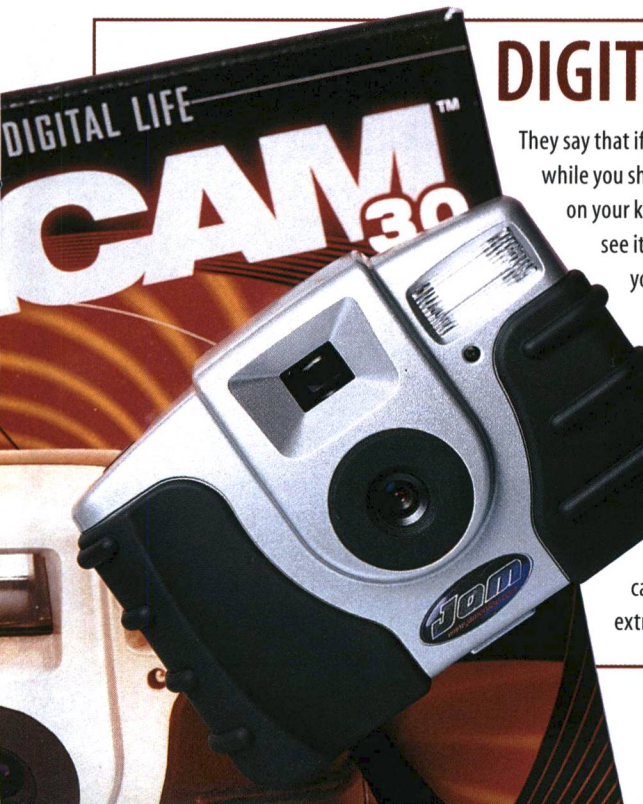
After pegging down a low-voltage perimeter wire around the edge of your lawn (level with the soil surface), you're ready to go. Robomower trundles automatically over your lawn chopping the grass to your chosen height – there are six settings. Bumper sensors redirect it when it hits an object, and the signals from the perimeter wire prevent it from mowing your flower beds. On a full charge it can

mow around 250m² and it takes 24 hours to recharge.

Overall it worked well, but, as with most mowers, you'll need to finish off around trees or along walls with an electric trimmer. And it's so quiet it could be used at night without annoying the neighbours. But it struggles in long grass so you'd need to use it regularly. At 35kg, it's really heavy (even without the battery fitted), so you may struggle to carry it up and down steps.

At £750, whether it appeals to you will really depend on the size of your lawn and the size of your wallet.

DIGITAL CAMERA FOR YOUNGSTERS



They say that if you have children, once in a while you should shuffle around the house on your knees, to see the world as they see it. But now with J@mcam (£90), you can hand over a digital camera and let your children show you what their world looks like.

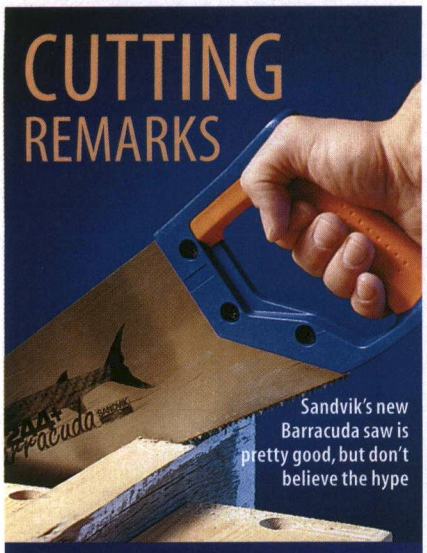
J@mcam is a 300,000 pixel camera that's a doddle for youngsters to use. It stores just eight pictures, though its capacity can be boosted with extra memory cards.

In our tests, picture quality was fine bearing in mind this is basically a toy, but the flash range is limited to around one metre. We gave the camera to four five-year-olds, and they all loved it. Their parents were impressed by the quality of the pictures and the robustness of the camera.

It comes with simple editing software, but only one of our young testers really took to it. Similarly, there's a self-timer feature that none of them wanted to use. That said, the parents felt their children would grow into these features over the next two to three years. Older children may also be keen to experiment with the supplied Adobe Deluxe HE 3.0 software. This is a fairly advanced editing program.

J@mcam is a superb product, which should give children a lot of fun and teach them about photography and computing. It's available mail order from Tag Learning on 01474 357350.

CUTTING REMARKS



Sandvik's new Barracuda saw is pretty good, but don't believe the hype

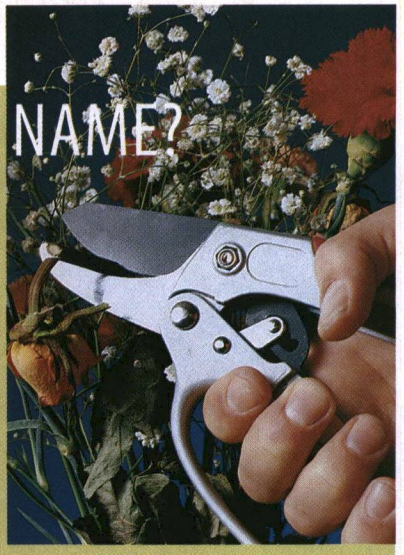
Sandvik makes the impressive claim that its Barracuda 244+ saw is 20 per cent quicker than its rivals. But our testers didn't think it was a cut above the rest.

The Barracuda 244+ (£12) has a thicker blade which is meant to give it extra stability and accuracy, and a narrower nose for better access. The new two-component handle has been designed to channel energy down the length of the blade. So much for the theory. We tested it by cutting chipboard and hardwood, and compared it with the old Sandvik 244 and the best-selling Stanley DynaGrip Jetcut (£10).

With hardwood, the Barracuda was on a par with the Stanley, and both were slightly quicker than the old Sandvik. But with chipboard, all three saws were equally effective.

The Barracuda is a good saw and worth considering – even if the claim is inflated.

WHAT'S IN A NAME?



A new range of garden tools, called No Name, promises a design and quality similar to the well-known brands but at a lower price. The secateurs are pretty cheap at £9.99, but are they up to the job?

They are a metal bypass ratchet design, which means they combine the convenience of bypass pruners (where the scissor action lets you cut close to the main stem) with a ratchet mechanism that needs very little effort. They can cut stems up to 2cm in diameter.

Our lab testers compared them with three typical pairs recently tested by *Gardening Which?*, and we asked four keen gardeners to try them.

The No Name secateurs needed about the same amount of effort as the other three, and scored four out of five for the cleanness of cut – the same as the other ratchet pair we tested.

However, three of the four gardeners thought the span of the No Name secateurs was too wide (so were awkward to hold), and found the safety catch difficult to use.

Overall, our users preferred the pricey Wilkinson Sword Gear Pruners (£25).

How to track down old accounts

Banks and building societies are set to make it easier for you to track down money that's been lying around, forgotten, in old accounts. Two free schemes, just launched by the British Bankers' Association (BBA) and the Building Societies Association (BSA), aim to reunite customers with their cash.

Previously, if you thought you had money in an old account, you had to know which bank or building society it was with and then approach them directly. Under the new initiatives, it doesn't matter if you can't remember who runs the account. You just fill in a form, and the BBA or BSA will contact the institutions on your behalf. Forms are available from the BBA and BSA.

ROUND UP

The Co-op is the first UK retailer to put Braille labels on its own-brand medicines, to help blind people identify medicines and dosages. We hope others follow suit.

This month CA and the Food Standards Agency jointly publish a guide to buying beef. This tells you about the current situation with BSE and also what to look for on the label when buying beef and meat products. If you'd like a copy, call 0845 606 0667 or e-mail foodstandards@eclogistics.co.uk.

If you're starting a new business you must now register with the Inland Revenue within three months of setting it up, or face a penalty of £100. To register, ring the Inland Revenue helpline on 0845 915 4515.

Tesco now sells cut-price Levi's jeans on its website at **tesco.com**, and other designer products will follow shortly.

THE APPLE OF MY EYE

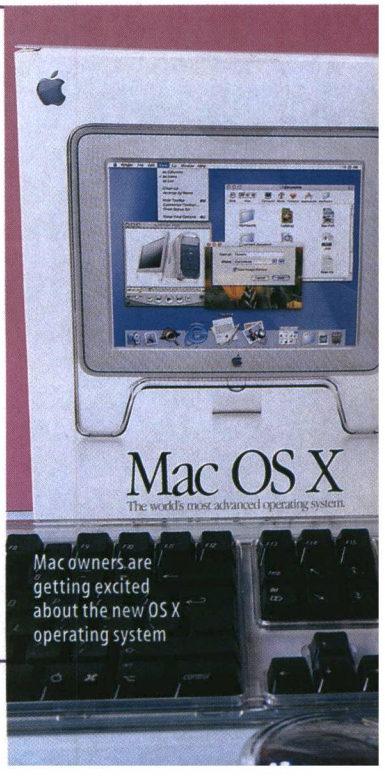
Late one soggy night in March, hundreds of Apple Macintosh enthusiasts gathered on Tottenham Court Road in London. On the stroke of midnight, they bought the new Apple Macintosh operating system, OS X (£99). A bit keen maybe but play with OS X and you soon see why.

An operating system controls the running of your computer, and helps you to organise programs, files, and settings. And OS X is one of the best around.

The most eye-catching feature is the Dock. This sits at the bottom of the screen and shows things like applications, folders, and favourite websites, as photorealistic icons. Open a folder and it dramatically 'pours' into the screen. This attention to detail runs throughout OS X.

But the changes aren't just superficial. For one thing, OS X intelligently controls programs' access to the processor, so things should run more smoothly. Also, each application has its own memory area so, if it crashes, it doesn't bring down the whole system. In our user trial, OS X did seem more reliable than OS 9.1 (the previous system), and the new look went down well.

The catch is that there aren't many software packages that use OS X's advantages. You have to run OS 9.1 within OS X to use old programs. Also, it's not finished yet – for example, it doesn't support DVD playback. OS X should make computing easier and more pleasant, but it's best to wait until it's finished and there's more software.



Mac owners are getting excited about the new OS X operating system

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

allchange@which.net

A SHORE THING

From Scotland's strands to Cornish coves, we've picked a dozen delightful beaches with something to keep everyone happy

As long as it's cheaper to holiday in Benidorm than Blackpool, Britain's beaches seem doomed to play second fiddle to the lure of Mediterranean sands. All the more space, then, for those who know that our own coastline amply rewards stay-at-homes with magnificent beaches.

Whether you're into swimming, sun worshipping, walking, surfing or building sand castles, you should find something to suit among the dozen dazzling beaches we've chosen here. Some are classic resort beaches, while others are picked for their unspoilt wildness. All can be reached easily by road and public transport, though you may be left with a bit of legwork once you've left your transport.

We picked beaches with water quality that conforms to the EU guideline standard. This tough criterion put many popular spots out of the running. However, recent reports suggest that the tide seems steadily to be turning on the reputation for poor water quality that has dogged our home shores. Coastal waters have improved consistently over the last four years – in 2000, more than 95 per cent of those assessed in England and Wales passed the lower mandatory EU standard, while almost half achieved the tighter guideline level. A record number of beaches also received Blue Flag and Seaside Awards (see 'Flagging up the best bets', below). Based on water samples taken in 1999, a record 57 EU Blue Flags were awarded around the UK in 2000 – 16 more than the previous year.

Safety was also high on our list when choosing our favourite beaches. During our inspections, we spoke to lifeguards on duty to find out about local hazards. Except for the wild rural beaches at Warkworth and Rhossili, our choices have lifeguard cover or patrols in high season. The lifeguards' mantra was generally 'there's no such thing as a safe beach', so make yourself aware of safety issues and take warnings seriously. We've pointed out specific hazards in the beach summaries, overleaf, but remember that any beach can be unsafe at certain points of the tide.

FLAGGING UP THE BEST BETS

All the 12 beaches recommended overleaf meet the strictest guideline water quality standards according to the most recent (2000) results. These tests are carried out by the Environment Agency under the EC Bathing Water Directive. For in-depth technical detail on EU bathing water quality, and to check the water quality of European beaches, browse **www.europa.eu.int/water/water-bathing/index_en.html**. Scotland's bathing water is monitored by the Scottish Environment Protection Agency (**www.sepa.org.uk**).

We also show, overleaf, which beaches have won Blue Flag and Seaside Awards this year. These are administered in the UK by the Tidy Britain Group (**www.tidybritain.org.uk**).

Blue Flag Awards are given to resort beaches that meet the strictest guideline standard for water quality as well as specific criteria for environmental management, safety, facilities and services (**www.blueflag.org**).

Seaside Awards can be won by both resort and rural beaches. Water cleanliness has to meet only the mandatory (minimum) standard, but qualifying beaches must also satisfy a raft of criteria covering safety, cleanliness, facilities, supervision and management. For more detail, see **www.seasideawards.org.uk**.

PHOTOGRAPHY IMAGE BANK

OUR FAVOURITE BEACHES AROUND THE UK

WALES

The Welsh coast has heaps of good beaches on vast stretches classified as Heritage Coast. However, estuaries cause water-quality and safety problems

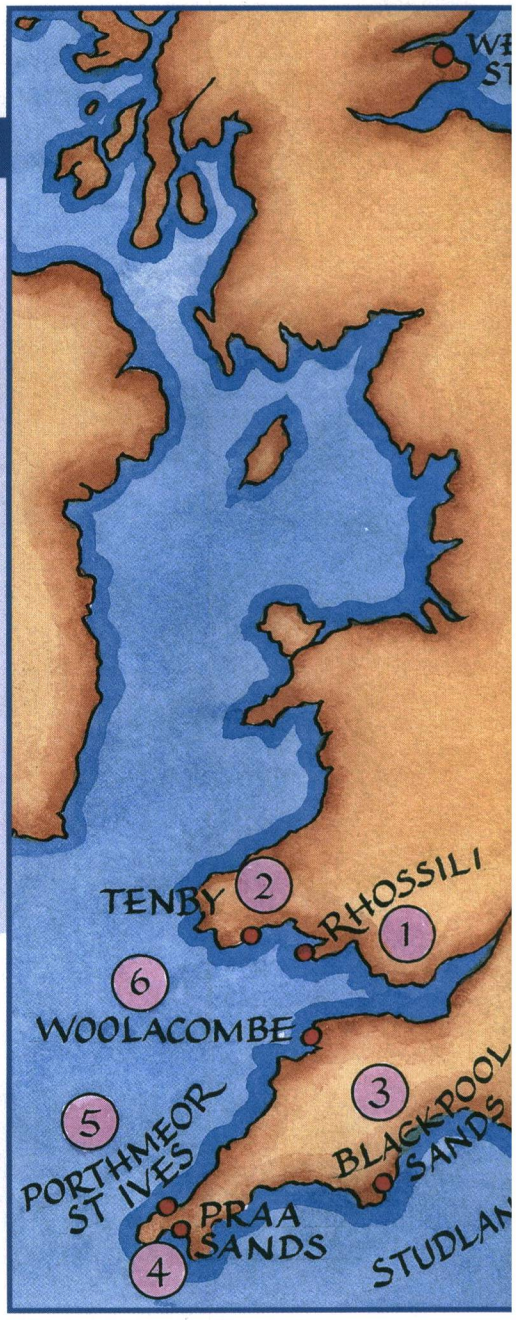
RHOSSILI

Images of this spectacular wild beach stay in your mind long after you've left. Jutting from the southern end of a three-mile sweep of perfect sand, Worms Head is a dragon's back promontory reached by a rocky causeway when the tide allows. A steep, fairly rough path leads down to the beach, which is not patrolled – supervise children carefully. There are limited facilities in Rhossili village near The National Trust visitor centre.

TENBY

The 'little fort of the fishes' has excellent beaches. Dune-backed South Beach has more space for families. It extends a mile from St Catherine's Island to Giltar Point, with views to Caldey Island where monks make toiletries from gorse flowers.

North Beach (with water quality that achieved the lower EU mandatory standard in 2000) sits beneath cliffs curtained with rich greenery, and has lovely views to a picturesque harbour lined with pastel Georgian houses. Tenby's shops, restaurants and pubs are inside the town walls, a few minutes' walk from either beach.



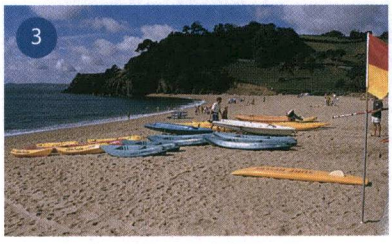
SOUTH WEST

South Devon flies the flag for balmy British seaside spots, while North Devon and Cornwall have spectacular coastlines, with beaches varying from tiny fishermen's coves to wild surfing strands

BLACKPOOL SANDS

A real stunner. Small but perfectly formed, Blackpool Sands is a privately-owned crescent of coarse sand fringed by a hillside of emerald pines that lend it a Mediterranean character. It's managed with care, vision and an eye for environmental issues.

Spotless and well thought-out facilities include a café, a superb watersports centre, and a shop where you can hire or buy any imaginable beach paraphernalia. Parents should note that the beach shelves quite steeply.

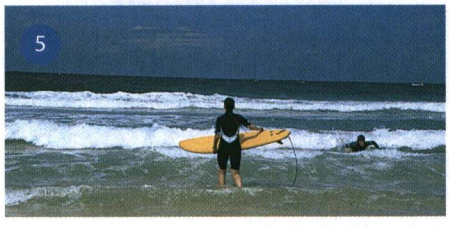


PRAA SANDS

At Praa Sands, a roomy strip of fine sand is bracketed by craggy cliffs and grassy dunes. It's great for families with budding young surfies, as there's a beach café and shop that rents out all the necessary kit. But the magnificent Atlantic breakers are best avoided by weak swimmers, who should stay in the marked swimming zones. Nature lovers and picnickers will enjoy the jungly heathland by the sands, and Lesceave Cliff, a gorse-shrouded headland.

ST IVES

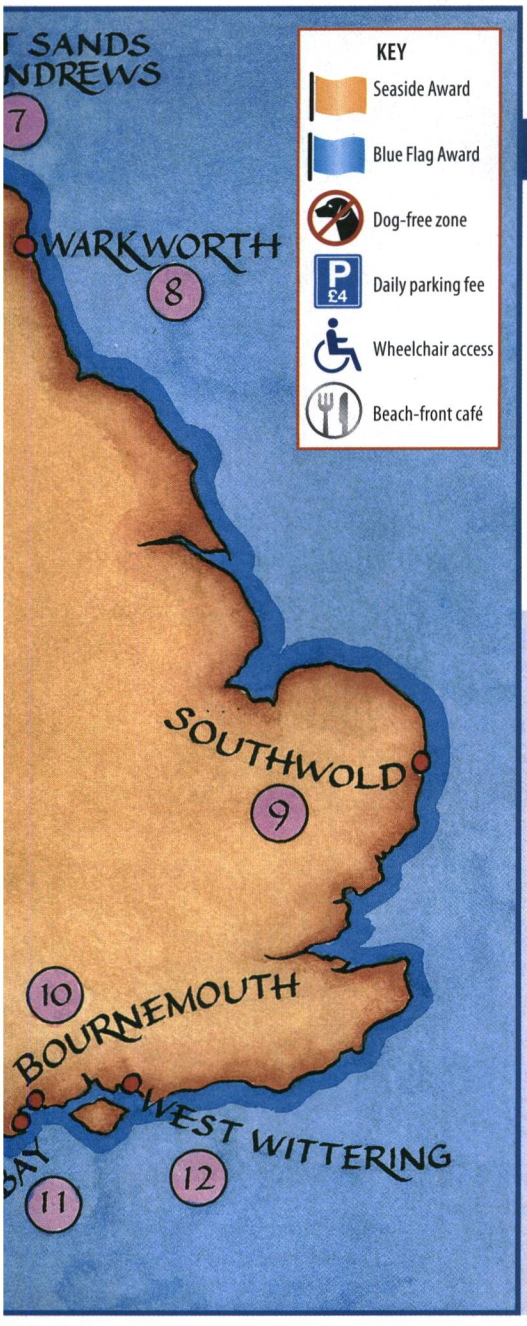
A necklace of heavenly beaches garlands arty St Ives. The best of the lot is lively Porthmeor. Overlooked by the Tate Gallery St Ives, it's a renowned surfing spot where shoals of wet-suited youngsters ride the foam on belly boards. Inviting open-air cafés and restaurant terraces perched above the bright, speckled sands make a perfect vantage point for watching the action in the waves. Energetic hands-on lifeguards keep a tight rein on errant youngsters.



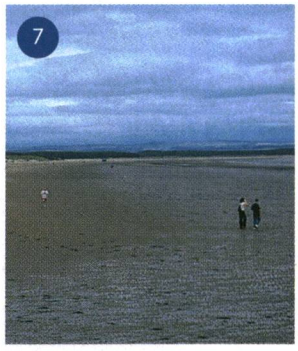
WOOLACOMBE

Vast golden sands stretch south for a couple of miles from the low-key family-orientated resort of Woolacombe. Framed by the huge brambly dunes of Woolacombe Downs, and on the route of the South West Coastal Path, the setting is magnificent. Families and watersports enthusiasts have heaps of elbow room to avoid coming into conflict. The privately run beachside facilities are smart and well maintained, and are in keeping with Woolacombe's unspoilt, unrowdy character.

PHOTOGRAPHY IAIN McGOWAN, GRAEME PEACOCK ILLUSTRATION TIM SLADE



SCOTLAND



Scotland boasts jaw-dropping remote beaches with no facilities. Unfortunately, pollution persists along the Ayrshire coast

ST ANDREWS (WEST SANDS)

An exhilarating sense of space inspires you to recreate the running scene from *Chariots of Fire* that was filmed at this two-mile stretch of fine sand backed by dunes and golf courses. It's a great family beach – friendly beach patrol staff are happy to lend you buckets, spades and beach balls. If things turn wild when the east wind blows in from the North Sea, take a short stroll to the town centre with its medieval ruins and studenty buzz.

NORTH EAST

Northumberland has a beautiful, historic coastline hemmed with pale dunes and studded with castles. But you need to be hardy to brave the North Sea

WARKWORTH

You won't be fighting for space on this three-mile stretch of gorgeous wild beach. Walk until you drop or snooze in the secluded mountainous dunes behind the sands. The nearest decent facilities are around a mile away in the historic village of Warkworth. The Aln river mouth has strong currents – a sign warns 'don't even paddle'.

EAST

East Anglia's shoreline is a pick-and-mix bag of sand, mud, marsh and shingle. River mouths have dangerous currents and there are areas of fast tides

SOUTHWOLD

Take the kids to this charmingly uncommercialised town to show them what the seaside used to be like. Three miles of uncrowded shingle and fine low-tide sand provide plenty of space. Colourful beach huts border a traffic-free promenade beneath grassy expanses. Avoid the River Blyth and groynes.

SOUTH

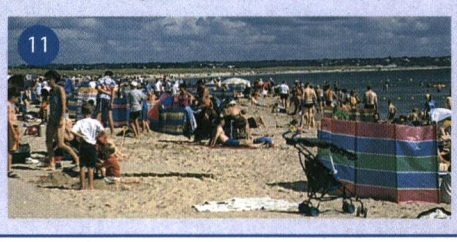
Sand is in short supply on the Sussex coast, though Dorset compensates with spectacular rock stacks and arches. Big resorts can lead to summertime traffic blues

BOURNEMOUTH

The quintessential English resort manages its gorgeous beaches in an exemplary way. Litter-free rectangles of sand between groynes have zones for non-smokers and watersports. A KidZone scheme reunites straying youngsters with their parents (Fisherman's Walk and Durley Chine are top for families). A cliff-top lift at Fisherman's Walk cuts out some legwork. Durley is backed by low, thickly-wooded cliffs right in the centre of town.

STUDLAND BAY

Take your pick from four idyllic sections of icing-sugar sand backed by The National Trust nature reserve heathland, dunes and lagoons. Ferry across from Poole to Shell Bay or, if you prefer less company, continue to Middle Beach where wooded slopes embrace powder-fine, gently-shelving sand. Facilities at Knoll Beach are top-notch and designed to blend unobtrusively.



WEST WITTERING

Try to check the state of the tide before setting off to West Wittering. High water crowds visitors into a narrow band of soft, dry sand beneath a pebble bank, while low tide exposes a vast tract of firm golden sand that's so extensive that you need to keep tabs on your offspring. Families flock here through a well-managed private estate near Chichester harbour. There are good facilities, including a windsurfing club.

LOANS TO FIT YOU

Melanie Green unravels the complexities of flexible mortgages

In four years, around 70 per cent of all new mortgages could be flexible. We help you decide whether to jump on the bandwagon

Flexibility isn't a word traditionally associated with mortgages. In the past, people took a mortgage with a lender and loyally paid it back every month over 25 years.

But, as lifestyles and work patterns become less predictable, borrowers increasingly need mortgages that bend to their needs rather than dictate to them. More people are self-employed with variable monthly income patterns, take career breaks to have children, scoot off round the world, or return to study.

Luckily the mortgage market is changing to reflect this. Six years ago the first flexible mortgages were introduced in the UK, the idea having originated in Australia. For the first time, borrowers were given the opportunity to increase and decrease their mortgage payments according to their individual circumstances. Since then, more and more lenders have started to sell flexible mortgages.

For this report, we've looked at over 50 flexible mortgages and picked the most flexible ones (see our Best Buy table, p22).

FLEXIBLE FEATURES

Confusingly, there's no single definition of a flexible mortgage. The most flexible let you overpay (either by increasing your monthly repayment or by paying off a lump sum) without charging you a penalty for doing so. They also let you reduce your monthly repayment if you need to, and even skip a whole repayment. The most flexible also let you take a further advance without having to go through a lengthy application process, and use a daily or monthly interest calculation. Some offer only a selection of these features while others offer them all but with heavy restrictions.

OVERPAYMENTS

In today's low inflation environment, it makes sense to repay your debts as soon as you can. And, unless you earn a higher rate of interest on your savings than you pay on your mortgage, you'll be better off using any spare cash to pay off your mortgage rather than putting it into a savings account (although it's wise to keep a few thousand pounds in a savings account for

ILLUSTRATION ANDY MARTIN PHOTOGRAPHY JOHN TRENHOLM

emergencies). With a mortgage, there are two ways to pay extra. You could pay a bit extra on top of your monthly payment or pay off the occasional lump sum. Either method can save you thousands of pounds of interest and help you repay your mortgage early, as tables 1 and 2, below, show.

Most flexible mortgages don't have any restrictions on when and how much you overpay, but some specify a minimum amount by which you can overpay. For lump sums this is usually around £500 and for monthly repayments around £25.

Do I need this feature?

Think about whether, realistically, you're going to be able to pay extra. For example, perhaps you receive regular bonuses that you could put towards your mortgage. And, as our example shows, even paying £25 extra a month can make a real difference to the cost of your mortgage.

You could use overpayments to build up 'credit' for a planned event in the future – such as a career break to have children or a return to education – when you may benefit from underpaying for a short while.

UNDERPAYMENTS

Most flexible mortgages give you the option to reduce your monthly repayment or simply not pay at all (a 'payment holiday'), but most impose restrictions on how often you can underpay and the maximum amount you can underpay by. All of them place an overall ceiling on the amount you can underpay – without this you could go on increasing your mortgage. This ceiling is usually set at the start of the mortgage. One way is to restrict you to a maximum loan-to-value (LTV), based on affordability. If, for example, you're restricted to a LTV of 90 per cent, you can borrow only up to a maximum of 90 per cent of the value of the property. The effect of this restriction depends on how much you originally had to borrow to buy the property. If you borrowed only 70 per cent, then you could (subject to any other restrictions – see below) make an underpayment right away. But if you had to borrow 90 per cent, you'll need to make a few normal payments first to reduce the size of borrowing below 90 per cent. The most flexible mortgages are those that only have this ceiling and no other restrictions.

Some let you underpay only if you've already overpaid. Others won't let you underpay until you've made a certain number of normal payments, and others set a maximum on the number of times you can underpay in a year or over the term.

Do I need this feature?

Having the option to underpay – combined with the option to overpay – can be really useful if your income fluctuates from one month to the next, as you can pay extra when you can and less when you can't. It can also be useful if you plan, for instance, to start a family and know that you'd benefit from lower or no mortgage repayments for a short while.

You need to be disciplined not to overstretch yourself – especially if you choose a mortgage that doesn't require you to

BEST BUY

We've looked at more than 50 flexible mortgages. The table, overleaf, shows only the most flexible ones. We've assessed each mortgage for flexibility on overpayments, underpayments and loan drawdown. We've also given a total flexibility score. All of the mortgages in our table calculate interest daily or monthly. Although we've chosen the most flexible mortgages, most of them still have some restrictions on the flexibility they offer. We've included details in the table to help you decide which is best for you.

We haven't assessed the mortgages on cost as the deals on offer come and go. The rates we've shown give an indication of what was available in April 2001. But don't use these alone to choose a particular deal or to compare lenders. Instead, look at the flexible features and select which ones you think may suit you. Then approach the lenders for quotes to compare the prices.

Some of the mortgages in the table have redemption penalties on their current fixed, capped or discounted products. If you were to repay the mortgage in full during the penalty period you would be charged.

BEST FOR FLEXIBILITY

Clydesdale, **Direct Line**, **Virgin** and **Yorkshire Bank** mortgages are the most flexible overall. Virgin's is only available for mortgages of £50,000 or more. **SunBank** and **Woolwich** follow closely behind.

Clydesdale, Virgin, Woolwich and Yorkshire Bank's mortgages are current account mortgages (as is Britannic Money's). You can, however, operate Woolwich as a normal mortgage. Clydesdale's and NewWorld's mortgages are only available on mortgages of £40,000 or more. All the others are available on mortgages of a minimum of £26,000 or less. For more information on how current account mortgages work, see our report in next month's *Which?*.

Since we completed the research for this report, Halifax and Nationwide have introduced new flexible products. We haven't been able to include them in this analysis but hope to look at them shortly.

Most of the mortgages we analysed were very flexible for overpayments. We couldn't include all of them in our table. Instead we've included those that have at least a ○ for overpayments. Most in our table get a ★ for overpayments. However, Bank of Scotland, Bristol & West, The Mortgage Business and Sainsbury's Bank get a ○ because they impose a minimum overpayment limit. Woolwich gets a ○ because it imposes a maximum on the amount you can overpay on most of its deals. This restriction doesn't, however, apply to its Open Plan Offset mortgage (where you can offset the money in your current and savings accounts against your mortgage) or its standard variable rate mortgage.

Almost all the mortgages we've chosen get a ☆ or ★ for underpayments. Some will let you underpay only if you've overpaid first, and we've shown where this is the case.

Over a quarter of the mortgages we looked at didn't offer a drawdown facility. Of those that do, most come with restrictions.

Table 1: Increasing your monthly payment

Monthly overpayment (£)	Monthly repayment (£)	Total cost (£)	Amount saved (£)	Years saved
None	473	141,794	n/a	n/a
25	498	132,207	9,586	2.9
50	523	125,068	16,725	5.1
100	573	115,025	26,768	8.3
150	623	108,223	33,570	10.5

Table 2: Paying a lump sum

Size of lump sum (£)	Timing of lump sum	New total owed (£)	Amount saved (£)	Years saved
None	n/a	141,794	n/a	n/a
3,000	yr 1	131,588	10,205	2.3
3,000	yr 3	133,091	8,702	2.1
3,000	yr 5	134,434	7,360	1.8
3,000	yr 10	137,181	4,612	1.3

Table 1 shows the effect of increasing your monthly repayment by £25, £50, £100 or £150. It shows how much less you would pay on your mortgage (amount saved) and the number of years you'd cut from your mortgage (years saved). It also shows the total cost of the mortgage, which is the whole amount you'd pay over the term, including interest.

Table 2 shows the effect of making a lump sum payment of £3,000 in either year one, year three, year five or year ten. It shows how much less you'd pay on your mortgage (amount saved) and the number of years you'd cut from your mortgage (years saved).

The figures are based on a 25-year £70,000 repayment mortgage at 6.5 per cent

overpay first. If you underpay without ever overpaying, you're always going to be playing catch-up.

LOAN DRAWDOWN

Some flexible mortgages give you the option to borrow a lump sum at your mortgage rate – perhaps to buy a car or for home improvements. The advantage over a traditional mortgage is that there aren't normally any restrictions on what you use the money for and you don't usually have to wait for your application to be processed. Many will transfer the money into your bank account within a few days. Some give you a chequebook or cashcard so that you can drawdown the money yourself. As for underpayments, you'll only be able to borrow up to your agreed ceiling, and some require you to make overpayments first.

Do I need this feature?

Think about your future plans, whether you're likely to need a lump sum and, if so, when. If it's in the early years, it could be expensive to borrow using your mortgage as you'll pay interest on the amount you borrow over the rest of the term (unless you make subsequent overpayments).

DAILY INTEREST

Traditionally, lenders calculated the interest charged on mortgages annually. This meant that if you did pay off extra you still paid interest on that money until the end of the year. Gradually, more lenders have started to calculate interest on a daily or monthly basis – a fairer and more flexible method as you pay interest only on the money you owe. All the lenders we looked at for this report use a daily or monthly calculation on their flexible mortgages.

THE COST OF FLEXIBILITY

Flexible mortgages used to be available only at the lender's standard variable rate (SVR – currently around 7.25 per cent, depending on the lender). This made them an expensive option. But more recently some lenders have started to offer them with discounted, fixed and occasionally capped rates. After the deal, some revert to the lender's SVR. However, others revert to a base rate tracker (most commonly the bank base rate plus 1 to 2 per cent, depending on the lender). The bank base rate at the time of going to press was 5.5 per cent.

CURRENT ACCOUNT MORTGAGES

Current account mortgages (CAMs), such as Virgin One and Woolwich's Open Plan, are a variation on flexible mortgages. They offer flexible features, but they also bundle your mortgage with your current account (and in some cases with your savings, credit card and loan accounts, too). For more details, see our report on CAMs in next month's *Which?*.

OUR VERDICT

In the greater scheme of things, flexible mortgages are definitely the way forward. However, you still need to ask yourself whether they are the right option for you.

You need to weigh up the benefit of flexibility with the cost. You'll still usually find that you won't get the very best deals available if you go for a fully flexible mortgage, although some lenders are starting to make them more affordable than they used to be.

You'll benefit most from a flexible mortgage if your income fluctuates from one month to the next. In this case, you'll probably need as much flexibility as possible, so when choosing make sure you look out for restrictions. The mortgages featured in the table, right, have the least restrictions. They could also be good for you if you foresee a change in your lifestyle that might affect your income temporarily, such as a career break.

If, on the other hand, you have a secure and steady income, think about whether you're really going to use all the features on offer. At the moment, signs are that most people who have a flexible mortgage only use the overpayment option.

If you just want to make overpayments, it's worth comparing the cost of a flexible mortgage with a traditional one, as more and more traditional mortgages now allow overpayments (see 'Making overpayments with a traditional mortgage', below).

If you're a first-time buyer struggling to get on the property ladder, your main priority is likely to be keeping your repayments low. If that's the case, a flexible mortgage – although potentially useful in the future – may not be the best option for you now.

Best Buy flexible mortgages

	Abbey National Flexible Mortgage	Alliance & Leicester Flexible Base Rate Tracker
General		
Deal interest rate range (%)	4.95-5.6	see 2
Interest rate range (%)	BBR+0.6 -1	7.24
Maximum LTV (%)	90	95
Arrangement fee (£)	150-195	
Incentives		
Fixed rates	✓	
Discounts	✓	✓
Tracker		see 2
Capped		
Overpayments		
Regular overpayment restrictions		
Lump sum restrictions	see 17	
Flexibility rating	★	★
Underpayments		
Lower payments restrictions	see 21	overpay first
Flexibility rating	☆	☆
Payment holidays restrictions	see 21	overpay first
Flexibility rating	☆	☆
Loan drawdown		
Restrictions	min £500	min £500; overpay first
Chequebook access		
Flexibility rating	☆	○
Total flexibility score (%)	75	67

MAKING OVERPAYMENTS WITH A TRADITIONAL MORTGAGE

Most traditional mortgages let you pay lump sums and will recalculate your balance immediately or at the end of the month so you get the full benefit (even if they use an annual interest calculation method). Some, however, only accept lump sums over a specified minimum – usually around £500.

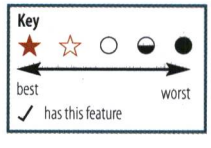
If you pay off a lump sum during a redemption penalty period, most will charge a penalty. However, an increasing number of lenders including Abbey National, Birmingham Midshires, Cheltenham & Gloucester, Halifax and Northern Rock, allow you to pay a limited amount off during this period without penalties (usually 10 to 15 per cent of the mortgage). And some offer deals without any redemption penalties at all.

You can also increase your monthly repayments with some traditional mortgages, but you'll need to make sure you choose one that uses a daily or monthly interest calculation. Lenders that use an annual interest calculation will continue to charge interest on the money you've paid off until the end of their accounting year.

As with lump sum payments, you'll usually be charged a penalty if you increase your payments during a redemption penalty period. Before paying extra, check whether there is a minimum or maximum amount you are allowed to pay.

Personal Choice	Beverley BS Flexible Base Rate Tracker	Bristol & West Flex3	Britannic Money Flexible Current Account Mortgage	C&G Mortgage Direct Flexible Mortgage	Clydesdale Bank Flexible Repay	Direct Line Flexible Mortgage	Hinckley & Rugby BS Flexible Mortgage	The Mortgage Business Flexi	NewWorld Home Mortgage	Northern Rock Flexible Range	Sainsbury's Bank Options Mortgage	Stroud & Swindon BS Flexible Mortgage	SunBank Flexible Mortgage	Vernon BS Flexible Mortgage	Virgin One Account	Woolwich Open Plan Borrowing & Offset[1]	Yorkshire Bank Rapid Repay	Yorkshire BS Flexible Mortgage
5		BBR+0.85	3.99-4.49			3.50-4.05			4.95-6.74	5.99-6.29/ BBR+1.5[3]	5.7-5.95	6.49	5.49	6.25-6.55		5.45 5.75		5.49-5.99
5[4]	BBR+0.5 -1	see [5]	BBR+1.24 -1.74	7.39	6.74	6.96	5.94[6]	BBR+1.49/ 7.49	6.74	7.25	6.7-6.95	7.49	see [7]	7.35	6.6-7.45	see [8]	BBR+max 1.74	BBR+max 1
)	95	90	95	90	80	95	80	95	90[10]	95	95	95[11]	90	95[12]	95[13]	90[14]	90	100
)		299			200	see [15]		299		395			see [16]				200	Varies
									✓	✓						✓		✓
			✓			✓			✓		✓	✓	✓	✓		✓		✓
		✓	✓				✓			✓						✓		
			✓						✓	✓						✓		
									see [18]							see [19]		
n £500		min £500						min £500	see [18]		min £500					see [19]		
	★	○	★	★	★	★	★	○	★[20]	★	○	★	★	★	★	○	★	★
22	overpay first	overpay first	overpay first	overpay first		not in first 3 months	max period 6 months	max period 6 months	overpay first	overpay first	see [22]	overpay first	see [23]					overpay first
	☆	☆	☆	☆	★	★	☆	☆	☆	☆	☆	☆	☆	★	★	★	★	☆
22	overpay first		overpay first	not in first 6 months; max 2 pa		not in first 3 months	max 6 pa[24]	max break 6 months unless over-pay first	not in first 6 months; max 2 pa	see [25]	see [22]	overpay first	see [26]	max 75% LTV or over-pay first				overpay first
	☆	★	☆	○	★	★	☆	☆	○	☆	☆	☆	☆	☆	★	★	★	☆
n £100; x),000	overpay first	min £500	see [27]	min £1,000		not in first 3 months	min £2,000[28]	min £500	min £1,000[29]	min £500	min £100; max £50,000	min £500; max 6 pa; overpay first		min £1,000; max 4 pa; £50 after 2				min £1,000 overpay first
			✓								✓				✓	✓	✓	
	☆	☆	☆	☆	★	★	◒	☆	☆	☆	☆	◒	★	◒	★	★	★	○
	75	67	75	67	100	100	58	58	67	75	58	58	83	67	100	83	100	67

1 You can now also buy Woolwich mortgages through Barclays
2 Rate is 5.24 per cent for one year then BBR+0.95 per cent for ten years
3 Together product is guaranteed to be below BBR+1.5 per cent up to 95 per cent LTV. For mortgages up to 90 per cent LTV, Together product guarantees that rate will be below the 95 per cent LTV rate
4 Tracker products also available at BBR+1 to 1.25 per cent
5 BBR+0.85 is guaranteed to 31 December 2005. After this, Bristol & West will continue to charge interest at this level unless the rate is varied under their terms and conditions
6 Rate will not exceed BBR+0.75 per cent
7 Not to exceed BBR+2 per cent
8 Rate is 7.25 per cent. Offset product tracks base rate at BBR+0.75 per cent
9 Rate is 80 per cent for special status applications
10 Rate is 80 per cent for six-month discounted rate
11 Rate is 85 per cent for remortgages
12 Rate is 90 per cent for remortgages
13 Rate is 100 per cent for existing customers
14 Rate of 95 per cent available without reserve facility
15 £250 for existing customers
16 Rate is 0.2 per cent of loan for special status applications
17 Minimum £500 by cheque. No minimum by direct debit
18 £3,000 per annum limit applies on fixed-rate product. If you overpay more, and fixed rates at the time are higher than yours, you'll get a refund. If rates are lower, you'll be charged a fee
19 No restrictions on standard variable rate/offset product. Maximum 10 per cent of capital per annum on other products
20 Fixed-rate product contains restrictions – see footnote 18
21 Must be funded by overpayments or loan drawdown. Minimum loan drawdown is £500 or monthly repayment
22 Not in first three months. Underpayment/payment holiday can continue until amount underpaid reaches the lower of 5 per cent of original property value or six monthly instalments
23 Minimum monthly payment (set by SunBank) must be met
24 Three or more per annum – by arrangement
25 Three options: within overpaid amount; after nine months' normal payments, one payment holiday can be taken per year (up to three); additional payment holiday of up to six months can be taken in certain circumstances (maternity, say)
26 A minimum payment must be made. SunBank then pays an amount back to the borrower to retain clean credit profile
27 There's a 1 per cent fee if drawdown is more than 20 per cent of original loan size. Minimum £500 per day with cashcard. No minimum drawdown by cheque
28 Application required
29 Either establish buffer (maximum £30,000) at application or by drawing down overpayments



NOTES

The **deal interest rate range** shows the lowest and highest rate available at 6 April 2001 on a set term discounted, fixed, capped or tracker deal.

The **interest rate range** shows the lowest and highest rate you'd pay if you weren't on a deal. BBR (bank base rate) was 5.5 per cent at the time of going to press. The rate you'd actually pay would depend on many factors. You need to consider not only the rate, but how long it lasts, what rate you pay at the end of the deal, and other costs such as arrangement fees. Where the deal interest rate range box is blank, the lender didn't offer any deals at the time we contacted them. We also show the maximum LTV and arrangement fee. This may vary depending on the deal you take. We've shown the range where this is the case.

We show any **regular overpayment restrictions** (restrictions on increasing your monthly repayment) and lump sum restrictions. The flexibility rating shows how flexible or restrictive each mortgage is. A ★ means there are no, or no significant, restrictions. The more restrictions there are, the lower the flexibility rating.

We show any restrictions on **underpayments**, whether by making a lower monthly payment or taking a payment holiday. The flexibility rating shows how flexible or restrictive each mortgage is. A ★ means there are no, or no significant, restrictions. The more restrictions, the lower the rating.

We show any restrictions on **loan drawdowns** and whether you're given a chequebook to access funds. The flexibility rating shows how flexible or restrictive each mortgage is. A ★ means there are no, or no significant, restrictions. The more restrictions, the lower the rating.

The **total flexibility score** takes account of all flexibility features.

A fine

We pick the healthiest spreads to put on your crackers and bread

Faced with a sea of bread spreads on the shop shelves, it's difficult to know what the difference between them is and which ones are better for you. So, with the help of our experts, we've looked at the contents of over 100 margarines, butter blends and low-fat spreads and picked out the healthier options.

TYPE OF FAT

It's not just how much fat you eat, but also the type of fat that is important in your diet. Debates about which types of fat are better – or less harmful – for you are ongoing. But since the 1970s, we've steadily been shifting away from butter, which contains mainly saturated fats, to alternatives made with sunflower and olive oils, which contain more monounsaturated and polyunsaturated fats.

Saturated fats

A high intake of saturated fat in the diet has been linked to an increased risk of heart disease. This is because diets high in saturated fat are associated with high cholesterol levels in the blood and thrombosis (or clotting). The main sources of saturated fats are meat, full-fat dairy products, biscuits, cakes, and butter or spreads. Although saturated fat intake in the British diet has fallen over the last 30 years, we still eat too much of it. Government advice is to keep saturated fat intake to a minimum – no more than 20g a day for women, and 30g a day for men.

Trans fats

Trans fat occurs naturally in butter, but can also be formed as a by-product of the spread manufacturing process. This happens when vegetable oils are heated to harden them (a process called hydrogenation). Artificially-produced trans fat is thought to cause the same problems as saturated fat and be just as bad, if not worse for you. It is found mainly in margarines and spreads but can also be found in other processed foods such as pies, cakes, biscuits and pastry.

The levels of trans fats contained in different spreads vary quite a lot as our charts, p26, show. But many manufacturers do not state the trans fat content of their spread on the label. So, where they didn't supply us with this information, we tested the spreads to find out how much they contained. One brand – Somerfield Packet Margarine – contained particularly high levels of trans fats (see 'The unhealthy options', left).

THE UNHEALTHY OPTIONS

When we measured the amount of trans fat content in the Somerfield Packet Margarine, we were shocked to find that it contained a worryingly high amount – an average of 21g per 100g. One of our experts commented that this margarine should come with a health warning. Advice from the Department of Health is to keep your intake of trans fats as low as possible and certainly not exceed 4g to 5g a day. If you spread Somerfield's Packet Margarine on one piece of bread, this would amount to 1.7g of trans fat. On the packet, it states that this spread is 'ideal for baking', but whether you use it on bread or for baking, we think the trans fat content is far too high. Willow also contained a fairly high level of trans fats at 14.1g per 100g.

PHOTOGRAPHY JAMES DUNCAN, CLIVE ROWAT

spread

Polyunsaturated and monounsaturated fats

Both polyunsaturated fats and monounsaturated fats are thought to have health benefits, but the debate on whether one is better than the other is ongoing.

There are two types of polyunsaturates, omega-6 and omega-3. Sources of omega-6 include sunflower and corn oils, and sources of omega-3 include fish and rapeseed oil. Both have some beneficial effects, and replacing saturated fat in your diet with polyunsaturated fat has been found to reduce blood cholesterol levels. Omega-3 has also been found to reduce levels of another blood fat called triglyceride – high levels of this are associated with heart disease.

The major monounsaturated fatty acid in our diets is called oleic acid and it is found in olive, rapeseed, and some new varieties of sunflower and soybean oil. Studies have shown that, if you replace saturated fat in your diet with monounsaturated fat, it can also help reduce cholesterol levels.

Other studies have shown that a similar reduction in blood cholesterol level can be achieved by eating a low-fat diet. However, low-fat diets can be difficult to stick to so a diet rich in mono- or polyunsaturated fat may be a more realistic way of reducing your cholesterol levels.

AMOUNT OF FAT

Department of Health guidelines recommend that, on average, women eat 70g and men 95g of fat a day. If you spread a typical margarine or butter on one piece of bread, it would amount to approximately 8g of fat (a little more on toast). But if you used the lowest fat spread we found – Tesco Healthy Eating Sunflower Lowest (5 per cent fat) – you'd have to spread 16 slices of bread to get the same amount of fat. However, remember that bread spreads are only one source of fat in the diet.

CHOOSING BETWEEN THE SPREADS

The charts, overleaf, show the type and amount of fat contained in a wide range of bread spreads. We've put them in to the following categories to help you compare them. When we last looked at bread spreads, all the brands of butter had similar amounts and types of fat, so this time we've only included one butter in our chart for comparison.

Butter blends and spreads As many people prefer the taste of butter, manufacturers have developed a range of butter blends. These usually combine dairy fat, such as buttermilk, with vegetable fat to retain some of the taste of butter, but with less total or saturated fat. Some of these spreads contain more saturated fat than others. For example, despite having similar amounts of total fat, Tesco Organic Buttery spread has nearly three times as much saturated fat as the Asda You'd Butter Believe It.

Sunflower margarines and spreads The main type of oil used in spreads in this category is sunflower oil and the main type of fat is polyunsaturated.

Olive spreads Monounsaturated fat is the predominant fat in olive spreads. But don't assume that the main ingredient is olive oil. We found that, for many, it was actually vegetable oil. We were surprised to find that the Marks & Spencer Olive Spread Made With Extra Virgin Olive Oil actually contained only 4 per cent of extra virgin olive oil.

Other margarines and spreads Vegetable oil, of one type or other, is the main ingredient for most of these spreads. Sources include rapeseed, palm, soya bean, sunflower and coconut oil. The main type of fat for most spreads in this category is monounsaturated.

Very low-fat spreads Spreads in this category contain less than 30g of fat per 100g. If you are want to cut your fat or calorie intake, these are worth a try.

Functional spreads These are fairly recent additions to the spreads market – Benecol is the best known. They contain active ingredients which can help reduce cholesterol. We haven't selected any as healthier options as we'll be looking at them in-depth next month in our feature on functional foods.

THE HEALTHIER OPTIONS

We asked three nutrition experts to select the healthier options in each bread spread category by looking at the type and amount of fat they contain. They were looking for spreads that contained lower levels of trans and saturated fats. They also chose spreads with a low total fat content, but only if they also had low levels of saturated and trans fats.

The price of each spread per 100g is shown on the charts, overleaf, but it wasn't taken into account when choosing healthier options. As people's tastes differ, we've left the taste testing up to you.

Healthier options in the butter blends and spreads category include **Asda You'd Butter Believe It**, **Flora Buttery,** and **Sainsbury's Butterlicious.**

Of the sunflower margarines and spreads, our experts chose **Asda Sunflower Spread Light**, **Pura Slimmers Gold** and **Somerfield Low Fat Sunflower Spread.**

All the healthier options from the olive category actually contained vegetable oil – not olive oil – as their main ingredient. They are **Asda Olive Light**, **Sainsbury's Be Good to Yourself Olive Light,** and **Tesco Healthy Eating Olive Light.**

From the other spreads category, the healthier options were **Pura Velvet Gold**, **Summer County**, **Tesco Healthy Eating Golden Light**, and **Tesco Value Soft Spread.**

For those on a very low-fat diet, our experts chose **Delight Diet** and **Tesco Healthy Eating Sunflower Lowest.**

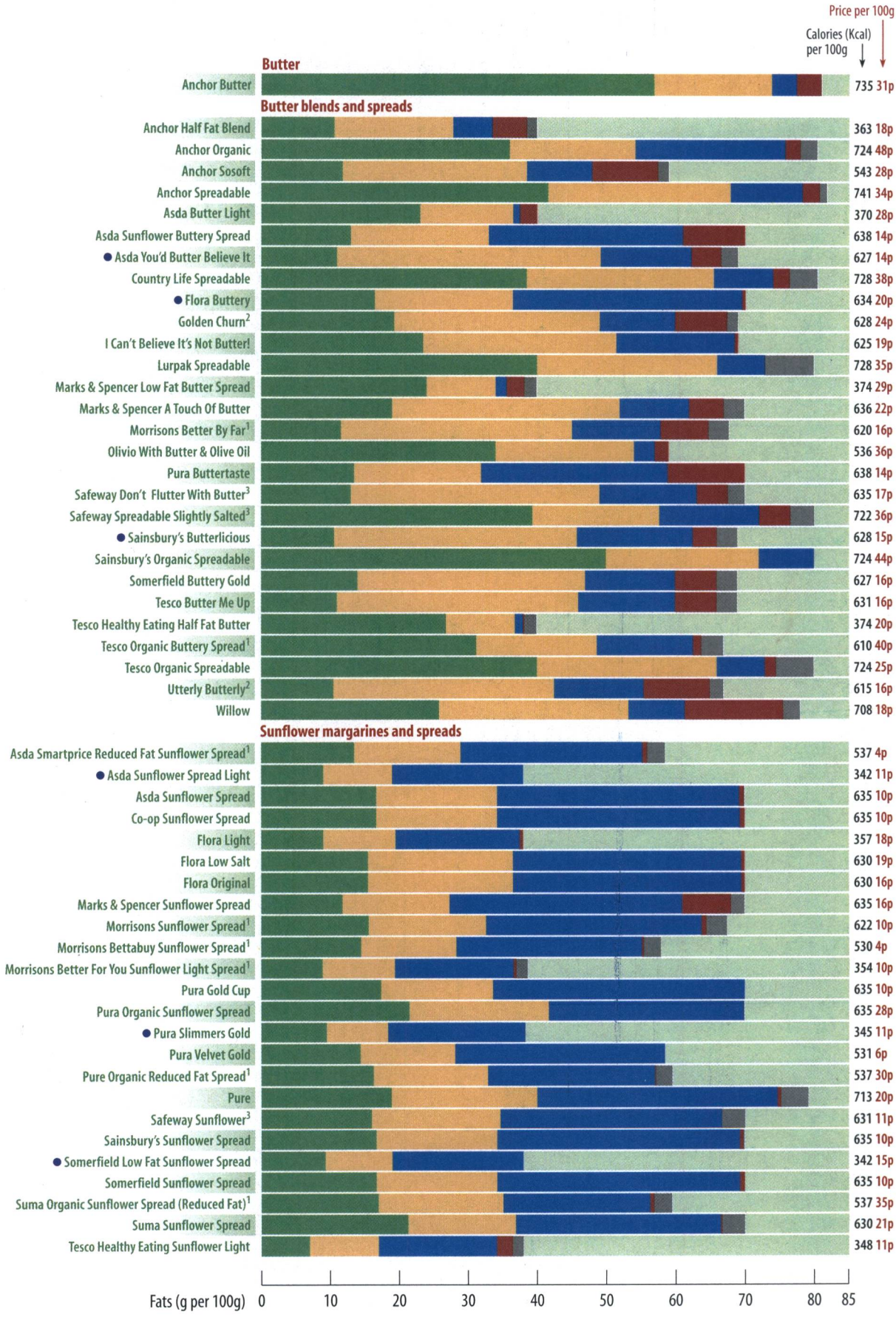
It's important to watch the total amount and type of fat you eat from other sources of food. A balanced diet and exercise are also necessary for maintaining a healthy lifestyle.

Key

- Saturated fat (g per 100g)
- Monosaturated fat (g per 100g)
- Polyunsaturated fat (g per 100g)
- Trans fat (g per 100g)
- Other fat (g per 100g)
- ● Healthier options

'Other' ingredients, such as glycerol, account for a small proportion of many spreads, but they are not stated on the label. Where we found a shortfall between the stated amount of total fat and the combined amounts of saturated, trans, mono and poly fats, we've added the shortfall into this 'other' section.

● The spreads that our experts picked as the healthier options from each category.



NOTES

These charts shows the different types and amounts of fat contained in each spread. They are based on the average fat content as individual packs may vary. It also gives the calorie content and price per 100g. Prices are based on the largest pack sizes available.

Unless otherwise stated, the amounts of fat in the spreads were supplied by the spread manufacturer. Most of these spreads are widely available but some are sold only in specialist or health food shops.

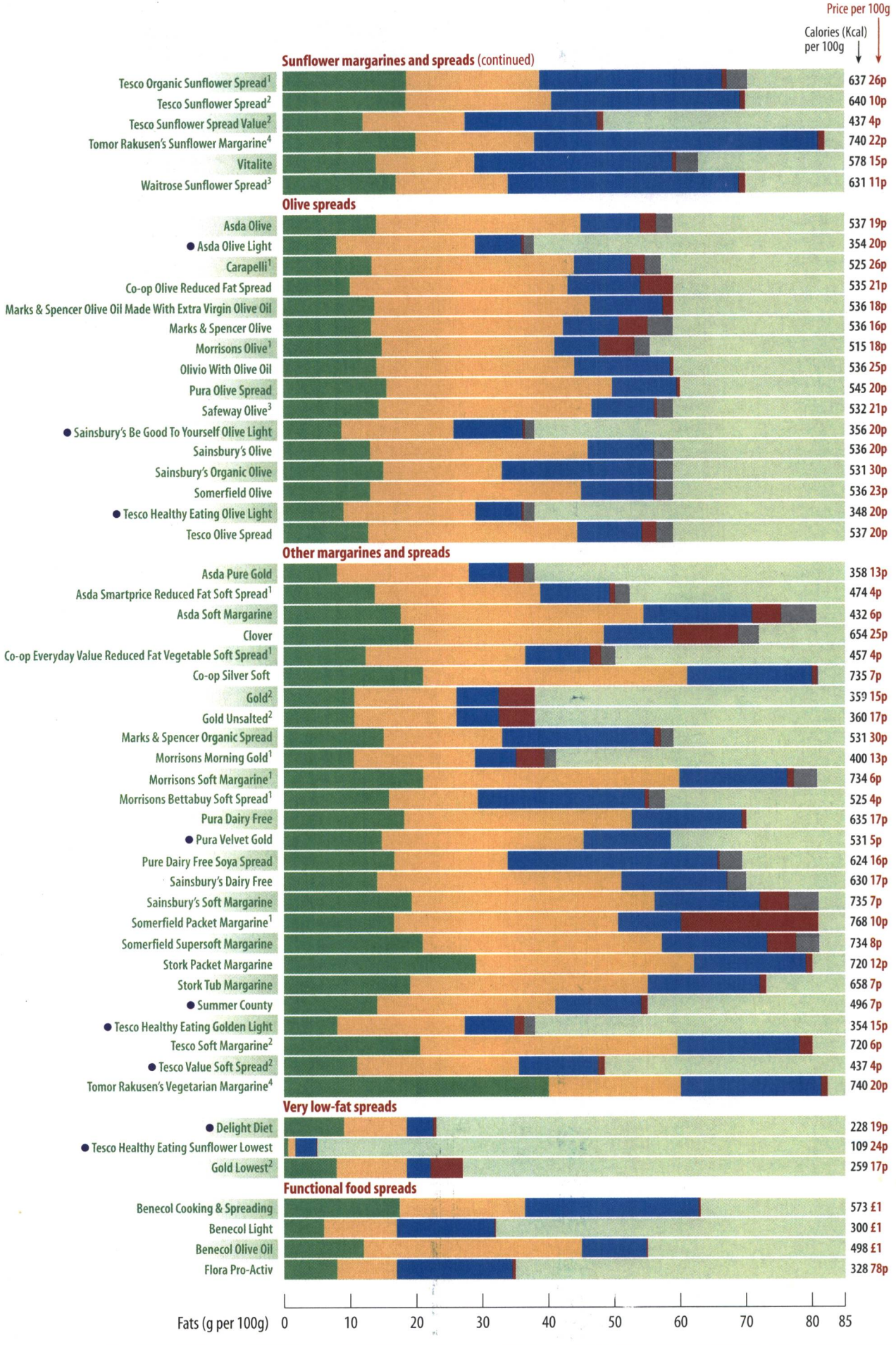
Our experts were not asked to select 'healthier options' from the 'Functional food spreads' category as these will be featured in an article about functional foods in *Which?* next month.

1 As we were unable to obtain the full range of information on fat content for this spread from the manufacturer, we have carried out lab tests to get this information.

2 Where we were provided with a range of fat contents, for example, 4g to 6g, the mid-point in that range was used in the chart.

3 The manufacturer has advised us that this product is due to be modified shortly.

4 This spread is not widely available in the shops.


Price per 100g
Calories (Kcal) per 100g
Sunflower margarines and spreads (continued)
Tesco Organic Sunflower Spread[1] 637 26p
Tesco Sunflower Spread[2] 640 10p
Tesco Sunflower Spread Value[2] 437 4p
Tomor Rakusen's Sunflower Margarine[4] 740 22p
Vitalite 578 15p
Waitrose Sunflower Spread[3] 631 11p
Olive spreads
Asda Olive 537 19p
● Asda Olive Light 354 20p
Carapelli[1] 525 26p
Co-op Olive Reduced Fat Spread 535 21p
Marks & Spencer Olive Oil Made With Extra Virgin Olive Oil 536 18p
Marks & Spencer Olive 536 16p
Morrisons Olive[1] 515 18p
Olivio With Olive Oil 536 25p
Pura Olive Spread 545 20p
Safeway Olive[3] 532 21p
● Sainsbury's Be Good To Yourself Olive Light 356 20p
Sainsbury's Olive 536 20p
Sainsbury's Organic Olive 531 30p
Somerfield Olive 536 23p
● Tesco Healthy Eating Olive Light 348 20p
Tesco Olive Spread 537 20p
Other margarines and spreads
Asda Pure Gold 358 13p
Asda Smartprice Reduced Fat Soft Spread[1] 474 4p
Asda Soft Margarine 432 6p
Clover 654 25p
Co-op Everyday Value Reduced Fat Vegetable Soft Spread[1] 457 4p
Co-op Silver Soft 735 7p
Gold[2] 359 15p
Gold Unsalted[2] 360 17p
Marks & Spencer Organic Spread 531 30p
Morrisons Morning Gold[1] 400 13p
Morrisons Soft Margarine[1] 734 6p
Morrisons Bettabuy Soft Spread[1] 525 4p
Pura Dairy Free 635 17p
● Pura Velvet Gold 531 5p
Pure Dairy Free Soya Spread 624 16p
Sainsbury's Dairy Free 630 17p
Sainsbury's Soft Margarine 735 7p
Somerfield Packet Margarine[1] 768 10p
Somerfield Supersoft Margarine 734 8p
Stork Packet Margarine 720 12p
Stork Tub Margarine 658 7p
● Summer County 496 7p
● Tesco Healthy Eating Golden Light 354 15p
Tesco Soft Margarine[2] 720 6p
● Tesco Value Soft Spread[2] 437 4p
Tomor Rakusen's Vegetarian Margarine[4] 740 20p
Very low-fat spreads
● Delight Diet 228 19p
● Tesco Healthy Eating Sunflower Lowest 109 24p
Gold Lowest[2] 259 17p
Functional food spreads
Benecol Cooking & Spreading 573 £1
Benecol Light 300 £1
Benecol Olive Oil 498 £1
Flora Pro-Activ 328 78p
Fats (g per 100g) 0 10 20 30 40 50 60 70 80 85

IF YOU CAN'T STAND THE HEAT...

... you might want to get yourself a portable air conditioning unit. They're cheaper than ever, but are they worth it?

PHOTOGRAPHY RONALD GRANT ARCHIVE

Offices, shops and cars are often air conditioned these days, but our domestic environments are a different matter. When temperatures soar and humidity is high, our homes can become hot and sticky.

The answer could be a portable air conditioning unit – especially as prices are coming down. B&Q took the market by storm last year with an air conditioner that became the top-selling model at the cheaper end of the market.

We've looked at two new cheaper models from B&Q, and two units from one of the domestic market leaders, De Longhi, to find out what kind of performance you can expect for your money, how easy they are to install and use, and how much, typically, they cost to run.

DIFFERENT TYPES

We've tested two types of air conditioner – single units and split units. Both types work in a similar way to a fridge, moving heat from one place (the inside of your house) to another (the outside).

Single units vent hot air along a hose and out through a hole in the wall or through a partially open window. Split systems have an internal and an external part connected by a hose. The external condenser sits outside attached to a wall or on a balcony, and this arrangement, theoretically, provides a more efficient cooling system.

You can aid the action of the air conditioner by preventing as much heat as possible from entering your room. Draw curtains, shut windows and doors and turn off all non-essential electrical equipment.

COOL FEATURES

Cooling capacity This is measured either in watts or British thermal units (Btu) – 1 watt is equivalent to 3.41Btu per hour. The requirements for your room depend on many factors, including size, wall and ceiling materials, windows and the amount of direct sunlight the room receives.

Dehumidifier Creating a comfortable environment involves not only reducing the temperature but also reducing the humidity. All air conditioners have a dehumidifying action. Normally the moisture is disposed of outside but in very humid conditions it can collect in an internal tray that needs to be emptied periodically.

Filter In addition to cooling and dehumidifying, most air conditioners also filter the air of particles. Manufacturers recommend that you clean the internal filters every week to maintain the efficiency of the unit.

Adjustable louvres can direct the cooled air up or down to avoid a draught. Otherwise you'll need to turn the unit.

Castors on the bottom of the units make them easier to wheel from room to room (or into a garage for winter storage).

THE HEAT IS ON

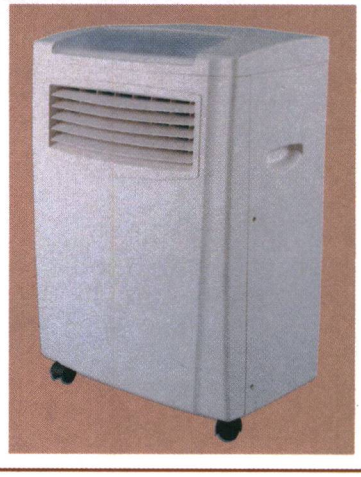
We constructed a special test room in a controlled environment at our laboratory. This meant we could set the temperature and humidity to replicate a summer's day and see how well each model performed.

We chose two sets of conditions, 27°C and 45 per cent relative humidity, probably typical of a living room on a hot summer's day, and harsher 32°C and 35 per cent rel-

SINGLE UNITS

DE LONGHI PINGUINO PAC F11 £600

Size (hxwxd) 80x46x44cm
Cooling capacity 1,905W (or 6,500Btu)
Timer ✕
Dehumidifier ✓
Air filter ✓
Castors ✓
Adjustable louvres ✕
Cost per hour 5p
Availability Currys/Dixons, Comet, Allders
Comments Well built, quiet, easy to use, but pricey



ative humidity conditions. We then ran the air conditioners at maximum cooling capacity, monitored how quickly the conditions changed and measured the final temperature of the room. The room we used measured 6.2m x 4.2m (20ft x 14ft), but their performance in your own home will vary depending on the size, situation and use of your room, together with other factors such as wall materials and the size of the windows.

We also asked a panel of three users to tell us whether the temperature was reduced to a comfortable level, and to assess how noisy they thought the units were.

We've estimated how much each model would cost per hour to run when working continually at maximum cooling capacity in typical conditions.

Effectiveness

We found little difference in cooling performance between the De Longhi units and the cheaper B&Q machines. As expected, the split units, with greater cooling capacity, performed better. Under the easier conditions they reduced the temperature by about 5°C to around 22°C, which is a reasonable home environment, in about an hour. Under the harsher conditions they dropped the temperature by about 7°C to around 25°C in just over an hour. However, our user panel found that, although humidity had reduced, they still sometimes felt rather hot and sticky.

The single units were not so effective and could only manage a 3°C drop in the easier conditions and 4°C in the harsher conditions, taking about 50 minutes.

Noise

Opinion differed among our panel as to how noisy they thought the air conditioners were but, in general, they found the De Longhi machines quieter than the B&Q models. We also found that the build quality of the De Longhi models was better.

Installation

Installation of a single unit that vents through a window is simple and straightforward. However, if you want it to vent via a hole in the wall then this requires DIY skills. The split units involve siting the external unit outside and running the hose to it. This again requires basic DIY skills, and you may not want to tackle the job yourself. Bear in mind that the units are quite bulky and will be obtrusive in a small room. They also need to be sited away from other furniture to work effectively.

Although fairly large and heavy the single units are on castors, which makes wheeling them about from room to room fairly easy. The split systems are another story, however. The fact that the external unit needs to be mounted outside and connected to the internal unit means they are difficult to dismantle, move and reconnect. It can, of course, be done, but you're unlikely to want to do it very often.

OUR VERDICT

A portable air conditioning unit can improve the level of comfort in your home on a hot summer's day, but it's important not to expect too much. A temperature drop of a few degrees can make all the difference but on very hot days it may still be uncomfortably hot.

The higher-powered split systems perform better than the single units though they are less portable – an important point if you want to wheel the unit from room to room.

The introduction of cheaper units such as those by B&Q may bring home air conditioners into the mass market. Our tests on these particular units show that, although the build quality isn't as good and they tend to be noisier, they can match the more expensive units for performance.

However, even the cheapest model on test is £200 so, before you take the plunge, be realistic about how often you'd use an air conditioning unit in our unpredictable British climate.

B&Q MILLEN-I-AIR WA-903 £200
Size (hxwxd) 72x50x32cm
Cooling capacity 1,760W (or 6,000Btu)
Timer ✓
Dehumidifier ✓
Air filter ✓
Castors ✓
Adjustable louvres ✓
Cost per hour 4p
Availability B&Q Warehouse/Superstores
Comments Cheap, easy to use, but noisy

SPLIT UNITS

DE LONGHI SUPER PINGUINO PAC F400 £1,000
Size (hxwxd) 80x46x42cm
Cooling capacity 3,140W (or 10,700Btu)
Timer ✓
Dehumidifier ✓
Air filter ✓
Castors ✓
Adjustable louvres ✗
Cost per hour 7p
Availability Currys/Dixons
Comments Effective, quiet, but expensive

B&Q MILLEN-I-AIR MA-10000 £400
Size (hxwxd) 72x50x32cm
Cooling capacity 2,930W (or 10,000Btu)
Timer ✓
Dehumidifier ✓
Air filter ✓
Castors ✓
Adjustable louvres ✓
Cost per hour 6p
Availability B&Q Warehouse
Comments Effective and reasonably priced

Price drive

New car prices are falling – slowly. But owning and running even the cheapest car still costs thousands of pounds each year

The campaign against high car prices launched by Consumers' Association is having some effect. Last year almost all manufacturers said they were reducing car list prices – a new five-door Ford Focus Zetec 1.6 was £13,320 in May 2000, but £11,815 this year, for example. That said, the UK is still the most expensive place in Europe to buy a new car, and keeping it on the road will cost you anything from £2,400 to £10,000 a year. Generally speaking, the smaller a car, the cheaper it will be to own. For example, a Fiat Seicento costs an average £220 a month and an Audi A8 can cost £760. But don't base your choice just on the list price. Take into account depreciation, fuel economy, insurance and garage bills – a lower-priced car may work out more expensive in the long run. So, an £18,700 BMW 3-series can be a better bet than a £16,500 Vauxhall Vectra – even with the extra interest payments – because it holds its value better and is cheaper to run.

Our league tables compare the costs of running 107 popular cars in the UK.

INSURANCE

Insurance is calculated on your own individual circumstances – namely, age, sex, profession and where you live – as well as on the car model. So while you can't do a lot to change the former, you can do something about the latter. The insurance industry puts cars into one of 20 insurance groups, depending on factors such as repair costs and how likely they are to be stolen.

Choosing a car in a low insurance group will save you money. A typical quote, say, for a Ford Ka in group two is £300, while for the same driver a similar policy for a group ten car such as a Peugeot 406 1.8LX would cost £470.

CAR TAX

Overall, car tax of up to £160 is a fairly small part of the overall cost of running a car. The problem is that it's usually due at the same time as a service or MOT.

New rules for vehicle excise duty came into place this year. For new cars registered after 1 March, tax is based on their type of fuel and carbon dioxide emissions. Cars are

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM

rated in one of four bands – A (the lowest) to D (the highest). All new cars should have a label telling you their band – you can also see this at www.vcacarfueldata.org.uk//ved_calculator.asp. Annual rates vary from £90 for a car in band A, which uses an alternative fuel such as liquid petroleum gas (LPG), to £160 for a diesel car in band D.

For older cars, there are two tax bands – up to 1,500cc the tax is £105, for larger-engined cars it's £160.

DEPRECIATION

If you buy new, the biggest, single fixed cost is depreciation. As soon as you drive off the forecourt, you can lose as much as 20 per cent of the value of some cars.

Also, over three years, your car may lose over two-thirds of its value. So, a car which cost you £15,000 new could be worth less than £5,000 when you come to sell it three years later. Effectively, you've spent more than £3,300 each year just for the pleasure of owning a new car. So the likely resale price of your car is vital to consider.

But you can do something about this. Not all cars depreciate as quickly as others, so choose a model that holds its value. A VW Golf 1.4S five-door costs £12,095 new. But, in three years time, it will be worth about £5,900 – just under half its new value. On the other hand, a Rover 45, similarly priced at £12,215, will be worth just £4,400 after three years. In that time it

Low depreciation means that the BMW 3-series (above) could cost less to run than the cheaper Vauxhall Vectra (below)

SMALL FAMILY CARS

Hyundai Accent 1.5 CDX £9,319	£280
Daewoo Lanos 1.6 SX £9,815	£290
Renault Mégane 1.6 Expression £11,020	£290
Seat Leon 1.6 S £10,815	£290
Ford Focus 1.6 Zetec £11,815	£300
Rover 25 1.6 iS £12,150	£300
Toyota Corolla 1.6 VVTi GS £11,465	£300
Vauxhall Astra 1.6 LS 16v £11,815	£300
Nissan Almera 1.5 SE £11,770	£310
Mazda 323 1.5 GSE £12,570	£320
Peugeot 306 1.6 LX £12,190	£320
Fiat Brava 1.6 ELX £11,815	£330
Rover 45 1.6 iS £12,215	£330
Audi A3 1.6 Sport £16,345	£350
Volkswagen Golf 1.6 SE £13,925	£350
Citroën Xsara 1.6 SX £12,215	£360
Volkswagen Bora 1.6 SE 4-door £14,470	£370
Mercedes A160 Elegance £15,530	£400

LARGE FAMILY CARS

Daewoo Nubira 2.0 CDX 4-door £11,815	£370
Seat Toldeo 1.8 SE 4-door £14,315	£370
Skoda Octavia 2.0 Elegance £13,020	£370
Mitsubishi Carisma 1.8 GDI Elegance £15,815	£380
Renault Laguna 1.8 Dynamique £15,415	£380
Alfa Romeo 156 2.0 Twin Spark 4-door £17,095	£390
BMW 318 SE 4-door £19,950	£390
Daewoo Leganza 2.0 CDX 4-door £13,315	£390
Honda Accord 2.0 VTEC Exec £17,465	£390
Peugeot 406 2.0 GTX 4-door £16,315	£390
Chrysler Neon 2.0 LX 4-door £13,615	£400
Ford Mondeo 2.0 Ghia £17,015	£400
Hyundai Sonata 2.0 CDX 4-door £14,319	£400
Mazda 626 2.0 GSi £16,015	£400
Nissan Primera 2.0 SE £15,870	£400
Rover 75 2.0 Classic SE 4-door £18,215	£400
Mitsubishi Galant 2.0 SE 4-door £16,315	£410
Toyota Avensis 2.0 GLS £16,315	£410
Volvo S40 2.0 SE 4-door £17,775	£410
Fiat Marea 2.0 HLX 4-door £15,125	£430
Saab 9-3 2.0t eco SE £19,115	£430
Vauxhall Vectra 1.8 CDX £18,465	£430

SUPERMINIS AND CITY CARS

Daewoo Matiz 796cc SE £6,470	£200
Perodua Nippa 850 EX £4,499	£200
Volkswagen Lupo 1.0 E 3-door £7,315	£200
Citroën Saxo 1.1 First 3-door £5,815	£210
Fiat Punto 1.2 3-door £7,397	£210
Nissan Micra 1.0 E 3-door £6,870	£210
Peugeot 106 1.1 Zest 1 3-door £6,415	£210
Renault Clio 1.2 Liberte 3-door £7,315	£210
Toyota Yaris 1.0 VVT-i S 3-door £6,870	£210
Volkswagen Polo 1.0 E 3-door £7,870	£210
Fiat Seicento 1.1 S 3-door £5,815	£220
Peugeot 206 1.1Style 3-door £7,815	£220
Seat Arosa 1.0 3-door £6,570	£220
Vauxhall Corsa 1.0 Club 3-door £7,870	£220
Daihatsu Sirion 1.0 E £7,370	£230
Ford Ka 1.3 3-door £6,815	£230
Skoda Fabia 1.4 Classic £7,520	£230
Suzuki Swift 1.0 GLS 3-door £6,720	£230
Honda Logo 1.3 SE 3-door £8,815	£240
Mitsubishi Colt 1.3 GL 3-door £7,815	£240
Seat Ibiza 1.4 S 3-door £7,815	£240
Ford Fiesta 1.2 Zetec 3-door £8,515	£250
Mazda Demio 1.3 LXi £8,570	£250
Audi A2 1.4 £12,970	£270

EXECUTIVE CARS

Volvo S80 2.4 (140 bhp) SE 4-door £21,960	£420
Mercedes C200 Komp Elegance 4-door £24,060	£470
BMW 525 2.5 SE 4-door £26,510	£540
Vauxhall Omega 2.6 MV6 4-door £21,815	£570
Alfa Romeo 166 2.5 Lusso 4-door £25,123	£630
Audi A6 2.8 quattro sport 4-door £28,460	£630
Jaguar S-type 3.0 SE 4-door auto £30,970	£640
Mercedes E-class E280 A'Garde 4-door auto £30,360	£640
Saab 9-5 3.0 SE 4-door auto £28,115	£650
Peugeot 607 3.0 S 4-door £26,115	£670
Lexus GS 300 SE 4-door auto £30,770	£720
BMW 728i 4-door auto £37,370	£750
Audi A8 2.8 Sport 4-door auto £39,175	£760

Our league tables
Running costs vary throughout a model range – a 1.4 LX Ford Focus has different costs from the 2.0-litre Ghia version. We've chosen variants with costs typical of the range. For each class of car (such as superminis) we've selected particular model variants with similar engine sizes and trim levels. However, it's not always possible to match these – for example, not all superminis have a 1.1-litre engine, in which case we've tried to choose the nearest match. Unless stated otherwise, all models in our tables are five-door versions. Our costs do not include, for example, interest payments on loans.

would have cost you £500 a year in extra depreciation alone.

In our analysis, we've used predictions from industry experts about likely future values to calculate depreciation costs.

FUEL

Don't forget the cost of getting from A to B. The UK has some of the most expensive fuel in Europe so it's not surprising that, for most of us, fuel is the second biggest motoring outlay. If you have a typical large family petrol car such as a 2.0-litre Ford Mondeo that averages 35mpg, and you drive 12,000 miles a year, your fuel bill will be more than £1,180 each year. In contrast, a diesel car averaging 50mpg will have an annual fuel bill of less than £860 – a saving of over £25 a month.

All the cars in our tables run on petrol. Our costs are based on each car's official EU 'combined' fuel consumption figure. We've also included an 'inflation factor' to allow for likely fuel price increases.

GARAGE BILLS

Most new cars come with a three-year warranty, which should take care of things if anything major goes wrong. But it won't take care of wear and tear items and routine servicing. Although recommended service intervals are getting longer – typically now many cars need only one visit to the garage every year – spare parts and labour costs can be very high. A single new tyre for a Ford Galaxy can cost more than £100, and labour charges at a franchised dealer can be £60 an hour or more.

Our calculations are based on manufacturers' official service schedules and average labour rates. We've also included an expert assessment of typical repair costs for each car and the cost of routine items.

IS SECOND-HAND A CHEAPER OPTION?

If you keep a car for three years, most running costs (such as insurance and fuel) will be the same whether you run a new car or a one-year-old model.

Depreciation will be different – a second-hand car will be cheaper to buy and be worth less when you come to sell it, but overall it should have dropped in value by less than a new car.

For example, a new five-door Ford Focus Zetec 1.6 has a list price of £11,815, but you should be able to haggle this down to around £11,500. After three years, it will be worth about £5,200 – so you will lose around £6,300 in depreciation. A one-year-old model should cost around £9,300 and should be

TOP TIPS KEEPING THE COST DOWN

Save on fuel

- An obvious one this – but why not drive less? About a third of car journeys are less than two miles – ask yourself if you really need to drive.
- **A smoother driving style uses less fuel. Hard accelerating and braking uses much more fuel than anticipating traffic flow and adjusting your speed accordingly.**
- Slow down. Driving at 70mph can use up to 30 per cent more fuel than at 50mph.
- **The price of fuel varies between garages. Check out the website petrolbusters.com – linked to the AA– which will show you where to find the cheapest fuel.**

In the garage

- You can keep service and repair costs down by choosing a reliable car – see our annual reliability ratings in *Which? Car*.
- **Get quotes first. Prices do vary hugely between garages – even between franchised outlets of the same manufacturer. Independent garages can be up to 50 per cent cheaper than franchised dealers.**

Insurance

- Don't automatically renew your existing insurance – it might not be the cheapest. Ring round and gather several quotes – and haggle on the price. Insurance quotes can differ by more than 100 per cent.
- **Your insurer may also give discounts if you fit approved security devices.**
- See the regular car insurance reports in *Which?* for how to get a good deal.

Depreciation

- You can avoid an initial loss on depreciation by buying a nearly new car – see below.

worth approximately £4,300 in three years' time. Depreciation will have cost £5,000 over three years – £1,300 less than the new car.

But your garage bills will be higher – most new cars come with a three-year warranty, which should cover any unexpected maintenance costs. If you buy a one-year-old car you'll miss out on this – but you'll probably get a one-year one from the garage. And for about £300 you should be able to buy a two-year off-the-shelf warranty. You will also need an MOT for one year, so all in all this should add up to around an additional £400. Overall, buying second-hand could save you £900.

MINI MPVS

Renault Scenic 1.6 16v Alize Scenic £13,420	£290
Citroën Xsara Picasso 1.6 SX £13,315	£320
Mazda Premacy 1.8 GXi £13,815	£320
Fiat Multipla 1.6 100 16v ELX £14,714	£330
Vauxhall Zafira 1.6 Comfort £14,815	£350

LARGE MPVS

Toyota Picnic 2.0 6st GLS £17,220	£400
Mitsubishi Space Wagon 2.4 GLX-GDI £18,815	£410
Seat Alhambra 1.8 20 V TSE £20,315	£420
Peugeot 806 2.0 7st GLX £18,570	£430
Volkswagen Sharan 2.0 SE £20,055	£440
Ford Galaxy 2.3 7st LX £18,065	£450
Toyota Previa GS £19,770	£450
Renault Espace 2.0 Expression £21,170	£470
Citroën Synergie 2.0 7st SX £19,340	£480
Fiat Ulysse 2.0 7st EL £19,674	£480
Mercedes V230 2.3 Trend £23,050	£580

The Land Rover Discovery is one of the most expensive 4x4s to run

The Daewoo Matiz – it's one of the cheapest cars to buy and to run

4x4S

Mitsubishi Pinin 1.8 GDI GLS 3-door £14,815	£360
Suzuki Grand Vitara 2.5 auto £17,265	£430
Toyota Rav 4 2.0 VX auto £20,515	£430
Honda CR-V 2.0 ES Exec auto £20,110	£450
Vauxhall Frontera 2.2 Limited £18,815	£450
Nissan Terrano II 2.4 S £18,570	£480
Jeep Cherokeee 4.0 Orvis auto £21,815	£570
Land Rover Freelander 2.5 ES £24,415	£570
Isuzu Trooper 3.5 Citation S/w £24,470	£580
Toyota L'cruiser Colorado 3.4 GX 8st auto £28,265	£650
Ford Explorer 4.0 XLT auto £25,715	£680
Land Rover Discovery 4.0 Adventurer £29,415	£720
Toyota L'cruiser 4.7 VX Amazon auto £41,315	£800
Land Rover Range Rover 4.0 County £39,820	£880

CASH ON DEPARTURE

We look at the best ways to get your cash and travellers' cheques before you set off on your holiday

You've packed your bags, and all that's left to do is pop into the bank to get your holiday money. But it's lunchtime and lots of people are queuing, and time is running short. Isn't there a better way to get your money? If you choose wisely, you can save yourself a lot of time and hassle.

Even if you plan to use plastic to pay your way on holiday – either by using credit or debit cards or cash machines – you'll need to take some cash with you. You may need local currency immediately when you arrive, for taxis, say, and it's sensible to take some alternative source of funds in case your plastic is stolen or you can't find a cash machine.

IS IT WORTH SHOPPING AROUND?

You can make savings by shopping around for your currency – albeit modest ones. We found a variation of just over £5 when buying Ff1,000 (around £100) by phoning 32 banks, travel agents and bureaux de change in a single morning. The best deal we found was from Eurochange on London's Oxford Street, which cost £98.81. The most expensive was the bureau de change at the Eurostar terminal at Waterloo which cost £104.17. You might not think it worth the effort and cost of phone calls to save this amount. That's why in this report we've also looked at convenience – the options offered by companies for ordering by phone or online, and having the money delivered.

Leaving it until the last minute and changing your money at the port or airport means you can't always take advantage of the cheapest deals. However, on the day we checked, the rate at the port or airport wasn't much worse than elsewhere, although the bureaux de change at Eurostar's Ashford and Waterloo terminals were most expensive.

When working out the cost of changing your holiday money, there are a number of things to look out for. You need to check the exchange rate, which determines how many francs, say, you get for your pound. Next you need to look at charges. Many companies charge commission. Look out for companies which have a minimum charge or flat fee (usually between £1.99 and £3.50). Minimum charges can make it expensive to change small amounts, but flat fees can be good value for larger amounts. Some companies don't have any commission or minimum charges, which makes them good value as long as their exchange rate is competitive. You may also want to consider whether they offer a 'buy back' service – especially if it's free.

In the table, opposite, we provide information on minimum charges and general commission rates. We give the total cost of buying Ff1,000 on the day we collected the information, which takes the exchange rate, commission and any minimum charges into account. We also look at the options and costs if you want your holiday money delivered to you rather than picking it up.

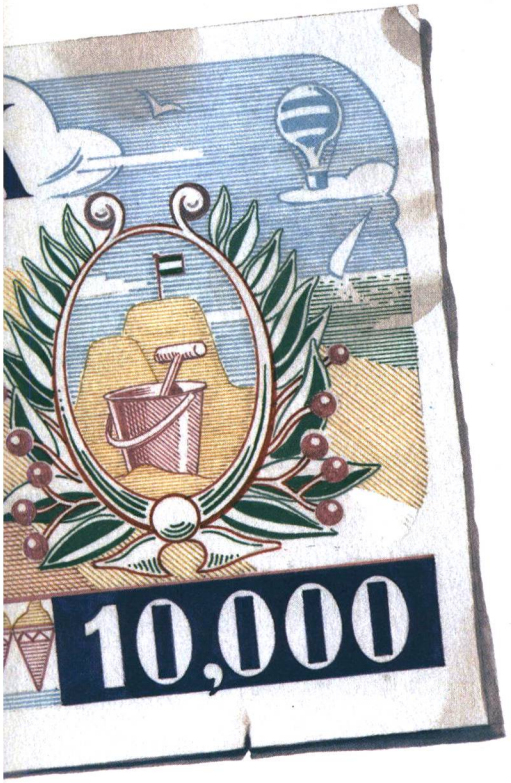
Cash or cheque?

Travellers' cheques are safer than cash as they can be stopped and quickly replaced if lost or stolen. You should always keep a note of the serial numbers and the contact number for the issuer separate from the cheques. In the US, dollar travellers' cheques are treated as cash. Elsewhere you'll have to change them, but many

SPECIAL DEALS AND OFFERS

In general, there's no reason to buy your holiday money from your own bank, as rates and charges are the same for customers and the general public. That said, sometimes preferential rates are available, particularly from banks, to all or certain customers, people buying another product from them, or to students. So it's worth checking whether you're eligible. Also look out for special commission-free promotions – although you should always compare the total cost by looking at exchange rates and any other charges as well to make sure you're really getting a good deal.

ILLUSTRATION ROY KNIPE



restaurants and hotels will accept them as payment. Cash is the most convenient option as you can use it instantly. However, it's not secure, so you shouldn't take more than your travel insurance covers you for (usually between £250 and £500).

FROM THE BRANCH

Most banks, bureaux de change and travel agents can obtain cash or travellers' cheques in a wide range of currencies for you to pick up the next day from any branch, if you order by the afternoon (precise times vary so check in advance). Many bigger branches keep the most common currencies in stock, but it's best to phone first to check. To collect, the cheapest we found for Ff1,000 on the day was Marks & Spencer Bureau de Change (£100.85), closely followed by Abbey National (£100.99). Both of these were good value as they have no charges. Marks & Spencer was cheapest for travellers' cheques, followed by Lloyds TSB, Abbey National and American Express. Abbey National's service is available to existing customers only.

CASH ON DELIVERY

Quite a few outlets will deliver your money to you, although you're likely to be charged – between £2.95 and £5, on top of the commission or handling charges. Best for having your money delivered were First Direct and Nationwide, at £103.94 and £103.89 – however, these are available to existing customers only. The best deals available to everyone were from Exchange International and International Currency Exchange's bureaux de change, at £105.22. Travelcare and Travelex were also among the cheapest. Some companies waive their delivery charge for large amounts – see 'Contacts and links', p49.

Most companies can deliver the next day if you order in the morning. They usually use Royal Mail's special delivery service, so someone has to be in to sign for the parcel. If not, it gets taken back to the sorting office, which could be inconvenient. Some companies will deliver to your work, or another address, which might be more practical for you.

Some companies will deliver to your work or another address

Alternatively, the Post Office offers a service where you can order by phone or online and it will deliver your money to any of its branches convenient for you to collect the next day.

CASH ONLINE

Ordering your currency online could be another option. The number of companies offering this service is still low – we found only six (see 'Contacts and links', p49). Costs and notice required were generally the same as ordering by phone.

Holiday money deals

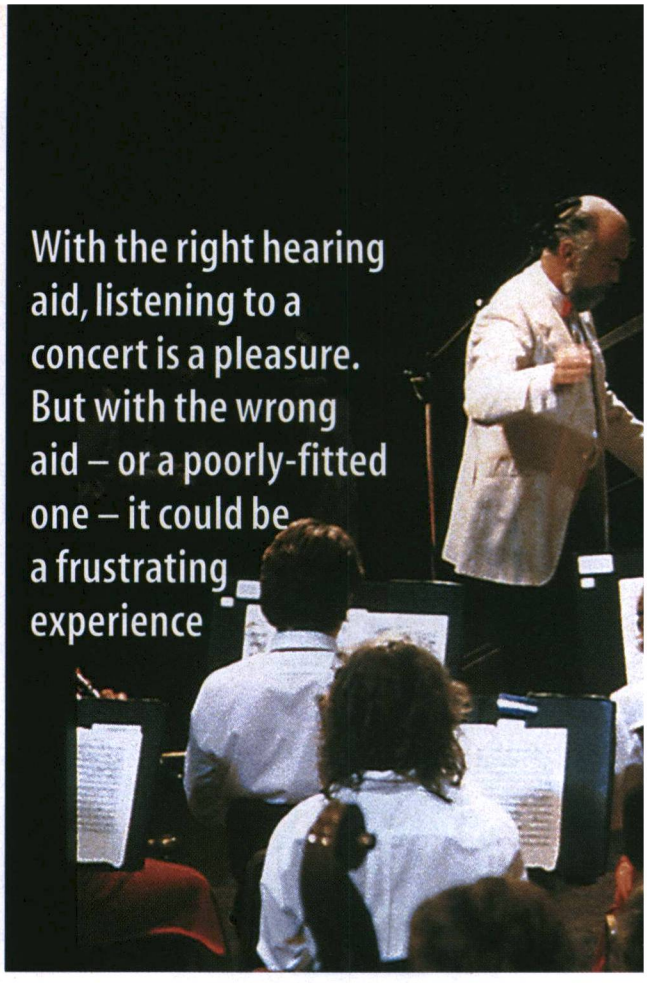
	Holiday money available to all?	Commission rate (%)	Minimum charge (£)	Cost of Ff1,000 currency (£)	Cost of Ff1,000 travellers' cheques (£)	Offer delivery?	Where to? 1>	Delivery charge (£)	Notice required
Abbey National	see[1]	see[2]	see[3]	100.99	101.76				
Alliance & Leicester	✓	1.50	5.00[4]	105.31	105.31	✓	H	3.50	Next day if ordered before 2.30pm
American Express	✓	see[5]	2.00[6]	103.19	101.94				
Bank of Scotland	✓	1.00	2.00[3]	102.94	102.05	✓	H, W, A	5.00	Next day if ordered before 2.30pm
Barclays Bank	✓	2.00[7]	3.00	104.28	104.53	✓	H, W	3.50	Next day if ordered before 3pm
The Co-operative Bank	see[1]	1.25	3.00[14]	104.03	102.99	✓	H, W	3.20	Four working days
Eurochange	✓	see[5]	2.00[9]	102.60	102.60				
Exchange International	✓	2.00	3.50	103.08[10]		✓	H, W	4.95	Next day if ordered before 2pm
First Direct[11]	see[1]	2.00	3.00	103.94	103.05	✓	H, W, A		3 days
Going Places	✓	see[5]	2.00[3]	103.52	104.52				
Halifax	✓	1.50	3.00	103.91	103.39				
HSBC	✓	2.00	3.00	103.94	103.05	see[12]	H	see[12]	Next day if ordered before 2.30pm
International Currency Exchange	✓	1.50	3.00	104.28[13]	104.28[13]	✓	H, W	4.95	Next day if ordered before 2pm
Lloyds TSB	✓	1.50	3.00	104.52	101.38	✓	H W	2.95	3 days
Marks & Spencer Bureau de Change (in-store)	✓			100.85	100.85				
Nationwide BS[11]	see[1]		3.50	103.89	103.89	✓	H	3.50	24 hours
NatWest	✓	2.00	2.50[14]	103.92	103.18	see[1]	H	3.50	24hrs (order before 2pm), or 48hrs
The Post Office	✓	1.00[7]	2.50[3]	103.71	104.27				
The Royal Bank of Scotland	✓	1.50	2.00[3]	102.98	102.34				
Thomas Cook	✓	see[2]	2.00[3,6]	103.40	104.40				
Travel Choice	✓	see[5]	1.99[8]	103.63	102.56				
Travelcare	✓	see[7]	1.99[6,15]	101.79	102.49	✓	H, W, A	4.00	Up to 48 hours
Travelex	✓	1.50	3.00	104.28[16]	104.28[16]	✓	H	5.00	Next day if ordered before 3pm
TTT Moneycorp	✓		2.50[3]	102.00	102.50				

NOTE

1 H stands for home; W for work; A for any address

1 Existing customers only 2 Rate for travellers' cheques 2 per cent 3 £3 for travellers' cheques 4 Charge of 1.5 per cent commission plus £3.50 handling fee 5 Rate for travellers' cheques 1 per cent 6 Flat fee for currency only 7 Rate for travellers' cheques 1.5 per cent 8 No charge for travellers' cheques 9 Flat fee 10 If you order by phone and collect, the cost is £99.58 as charges are waived 11 Only offers a delivery service – cost inclusive 12 Currently piloting delivery service for existing customers with a £7 flat fee 13 If you order by phone and collect, the cost is £101.28 as charges are waived 14 £4 for travellers' cheques 15 £3.50 for travellers' cheques 16 If you order online and collect, the cost is £101.28 as charges are waived

Music to my ears?



With the right hearing aid, listening to a concert is a pleasure. But with the wrong aid – or a poorly-fitted one – it could be a frustrating experience

HEARING CONCERN

OUR SURVEY

During October and November 2000 we contacted 7,000 people on Hearing Concern's database. We received replies from 1,615 people, of whom 1,525 told us that they used a personally-fitted hearing aid. Fifty seven per cent of those in our survey were aged 65 and over. The vast majority had used a hearing aid for more than five years. About 22 per cent reported a gradual loss of hearing with no known cause, 20 per cent attributed their gradual loss to age, and 13 per cent have had hearing difficulties since birth. Other reasons given for hearing loss included exposure to noise and illness.

About two million people now wear a hearing aid, but another three million could benefit from one, according to the Medical Research Council. There are many decisions involved in getting a hearing aid, though. Should you spend hundreds or even thousands of pounds on a private aid, or join the NHS waiting list? Would a digital aid be better than an analogue one? Which are the best types to go for, and is there any difference between the many brands? To try to answer these questions, we joined forces with Hearing Concern, a national organisation that offers information, support and advice for people with hearing problems, to develop a survey of hearing aid users. We also recruited help from the Royal National Institute for Deaf People (RNID) in developing our questionnaire.

KEY RESULTS

Overall, digital aids were rated more highly than analogue aids in our survey. Almost nine out of ten digital aid users were satisfied compared with nearly seven out of ten analogue aid users.

People who bought a private aid were more satisfied with it than those who got one on the NHS – eight out of ten private aid users were satisfied with their aids, compared with just over six in ten NHS users.

BRANDS OF AID

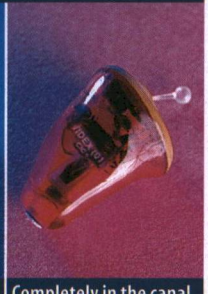
Widex, Phonak and Siemens were the most commonly worn brands of hearing aid in our survey, followed by Oticon, Starkey, Philips, and Danavox.

TYPE OF HEARING AID

Behind the ear

In the canal

In the ear



Completely in the canal

There is a wide range of brands on the market, but only the first three were worn by enough users to give us information on satisfaction and reliability. More than eight out of ten people whose aids were made by Widex, Phonak and Siemens were satisfied with them and they were rated as being equally reliable.

TYPE OF AID

There are several types of hearing aid available. To some extent the type you choose will depend on your hearing loss, but information from our users should help you decide which one might be best for you. However, we can't tell you which model of hearing aid to buy as people have different needs depending on their degree and type of hearing loss. Hearing aids are fitted individually for this reason. As with all aids, how well they work depends partially on how well they are adjusted by the dispenser or audiologist.

Behind-the-ear aids (BTE) Nearly seven out of ten BTE aid users were satisfied with their aid. This type was worn by more than eight out of ten people in our survey. The microphone, electronics and receiver sit in a small plastic case behind the ear. Sound passes through tubing over the top of the ear, then through a tube to the ear mould, which channels sounds into the ear canal. BTE aids were more common among people with severe to profound hearing loss, as smaller aids are less likely to be powerful enough.

In-the-ear aids (ITE) You are more likely to have to go private to get an ITE aid. Just over one in ten people in our survey wore one, and again seven out of ten were satisfied with it. As the name suggests, all parts of the aid are in a case that fits inside the ear. Users liked their unobtrusive appearance and their performance. There were many positive comments about how they helped with hearing speech, made sounds easier to distinguish and reduced background

PHOTOGRAPHY REDFERNS MUSIC PICTURE LIBRARY, JONNY THOMPSON

noise. ITE aids are not as powerful as BTE ones, so are less suitable for people with severe hearing loss. More people found it difficult to change batteries in the smaller ITE aids than with BTE ones, but both types were rated equally for ease of use and reliability.

In-the-canal aids (ITC) These are even smaller than ITE aids and fit partially in the ear canal. ITC aids are more suitable for people with very mild hearing loss.

Completely-in-the-canal aids (CIC) These aids sit so far inside the ear canal that they can barely be seen. They are worn mostly by people with the mildest hearing loss.

Body-worn aids (BW) The microphone, amplifier and battery are contained in a box which is carried in a pocket, and the receiver sits in an ear mould. BW aids are most likely to be used by people with profound hearing loss or those who have difficulty handling small objects, but they are rarely dispensed today.

There were insufficient responses from people wearing ITC, CIC or BW aids to compare them. Each type was worn by only 2 per cent or less of our users.

PROGRAMMABLE AIDS

Some analogue and most digital aids are programmable, which means they have various settings for different situations. For example, one setting might be more suitable for listening to a concert, and another for conversations. People with programmable aids made favourable comments about their sound quality, effectiveness for hearing speech, and their ability to reduce background noise.

ANALOGUE VERSUS DIGITAL

Most hearing aids use analogue technology but digital aids are becoming increasingly popular. They are generally more sophisticated and offer more options than analogue ones, such as different listening programs, although different models vary. For example, some have directional microphones or volume control while others do not, and some have only one listening program while others may have up to three programs.

About 10 per cent of people in our survey had a digital aid, and around 80 per cent had an analogue one. People using digital aids gave the highest satisfaction scores in our survey, largely it seems because of their better performance. Digital aids were praised for providing good sound quality and there were fewer complaints about background noise or sound distortion. More digital-aid users rated them highly for hearing speech than analogue users.

Digital aids aren't best for everyone, though. One user who had tried both types commented that they found the analogue NHS one more helpful. Fewer analogue aid users mentioned problems with changing batteries and more said their aid was easy to adjust, possibly because more analogue users wear BTE aids, which are easier to handle.

RESULTS AT A GLANCE

Private or NHS?
More people were satisfied with private aids than with NHS aids, but our survey showed you can expect to pay over £1,000 for a private aid.

Behind-the-ear or in-the-ear?
Equal numbers of BTE and ITE wearers were satisfied with their aids. ITE aids were liked because of their discreet appearance, but your choice may depend on your type of hearing loss.

Analogue or digital aids?
More people were satisfied with digital aids in our survey, even though they were the most expensive type of aid. Programmable aids were also preferred.

Which make of hearing aid?
The most commonly worn brands were Widex, Phonak and Siemens. More than eight out of ten people who wore these brands were satisfied with them. They were rated equally for reliability.

NHS DIGITAL PILOTS

Addenbrookes, Cambridge
James Paget Healthcare, Suffolk
Royal Free Hampstead (Royal National Throat, Nose and Ear Hospital), London
Forest Healthcare, London
Bradford Hospitals
Leeds Teaching
Trafford Healthcare
East Berkshire Community Health
Royal Berkshire and Battle Hospitals
Queens Medical Centre University Nottingham
Sheffield Children's Hospital
University Hospital Birmingham
Royal Shrewsbury
City Hospitals Sunderland
Morecambe Bay Hospitals
United Bristol Healthcare
Royal Cornwall Hospitals
Kings Mill Centre for Healthcare Services, Stamford

BACKGROUND NOISE

Background noise can make speech difficult to hear in noisy environments. It was the biggest problem for our hearing aid users – especially for those with analogue aids. Although no hearing aid can eliminate background noise entirely, directional microphones help in some situations. Beware of advertising claims to cut background noise, though – users commented that these claims tended to be exaggerated. In our survey, fewer people with ITE or digital aids complained about background noise. The position of ITE aids in the ear can help shield them from picking up extraneous noises, while digital aids can be programmed to reduce sounds at certain frequencies.

T-loop systems can help diminish background noise in public places such as concerts, plays or at public announcements. They are a type of aerial that emits signals which hearing aid users can tune in to if they have a T-switch on their aid, to make sounds clearer and reduce background noise. More than seven out of ten people in our survey said they liked the T-loop system. However, several people complained that it isn't available in many public places and, when it is, it's not well maintained.

WAX AND MOISTURE PROBLEMS

No matter what type of aid they wore, two thirds of the people in our survey complained about wax and moisture in their aid. One person said: 'Moulds and tubes cause more problems than the aids'.

NHS VERSUS PRIVATE

Three quarters of users in our survey had NHS aids. About 30 models are available on the NHS, and these are mostly BTE analogue aids. Eight out of ten private aid users were satisfied with their aids, compared with just over six in ten NHS users. Twice as many private aid users were very satisfied compared with analogue users. This difference could be due to the different types of aid available privately and on the NHS, and easier access to private care for initial appointments and follow-up visits.

Cost is a big barrier to private aids. Three quarters of those who bought their aid in the year prior to our survey paid over £1,000. Batteries and repairs add to these costs – batteries can cost between £5 and £45 a year, but the NHS supplies batteries and carries out repairs free of charge. Digital aids are the most expensive type, but manufacturers claim that costs will soon fall to less than £1,000.

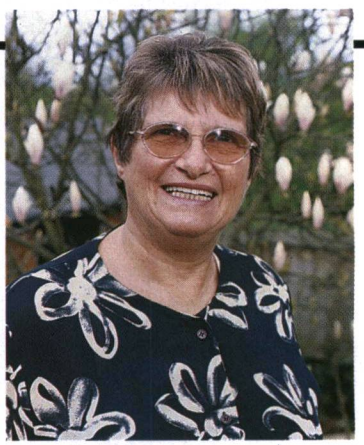
Digital aids on the NHS

In the past, digital aids were only available on the NHS on an individual case basis – for example, if someone specifically needed a digital aid to carry out their job. Numbers dispensed have been restricted by limited hospital funds. Recently, though, 20 hospital trusts (see 'NHS digital pilots', left) were given additional funding to supply digital hearing aids on the NHS. The government says it will extend this trial to other areas of the country if it proves successful.

TOP TIPS ON BUYING A HEARING AID

- **If you're concerned about your hearing, see your GP as soon as possible. They will check for causes of hearing loss, such as wax or infection, and may refer you to a specialist to check the health of your ears before referring you for a hearing test. In some areas, GPs can refer people over 60 directly for a hearing test.**
- If tests show you have hearing loss that can be helped with a hearing aid, an impression of your ear will be taken for an ear mould, and you'll be asked to return at a later date to be fitted with the aid and to be taught how to use it.
- **Ask the audiologist whether you'd benefit from a T-switch (they're present on most NHS aids but not on some very small aids) or other programmable function.**
- It may take a while to get used to your aid but if it doesn't improve your hearing or is uncomfortable, go back to the audiologist for more help.
- **If you opt for a private aid, remember that you're still entitled to NHS help and you should visit your GP first to check the cause of your hearing loss.**
- Visit a few dispensers (who must be registered with the Hearing Aid Council) and choose the one that you feel makes the best recommendation.
- **The Hearing Aid Council Code of Practice, which all private dispensers must abide by, requires dispensers to give you written terms and conditions of sale.**
- RNID recommends that you ask for a money-back guarantee on all aids, and at least a 30-day trial period during which you can return the aid for a refund.

HEAR HEAR FOR NEW NHS AID



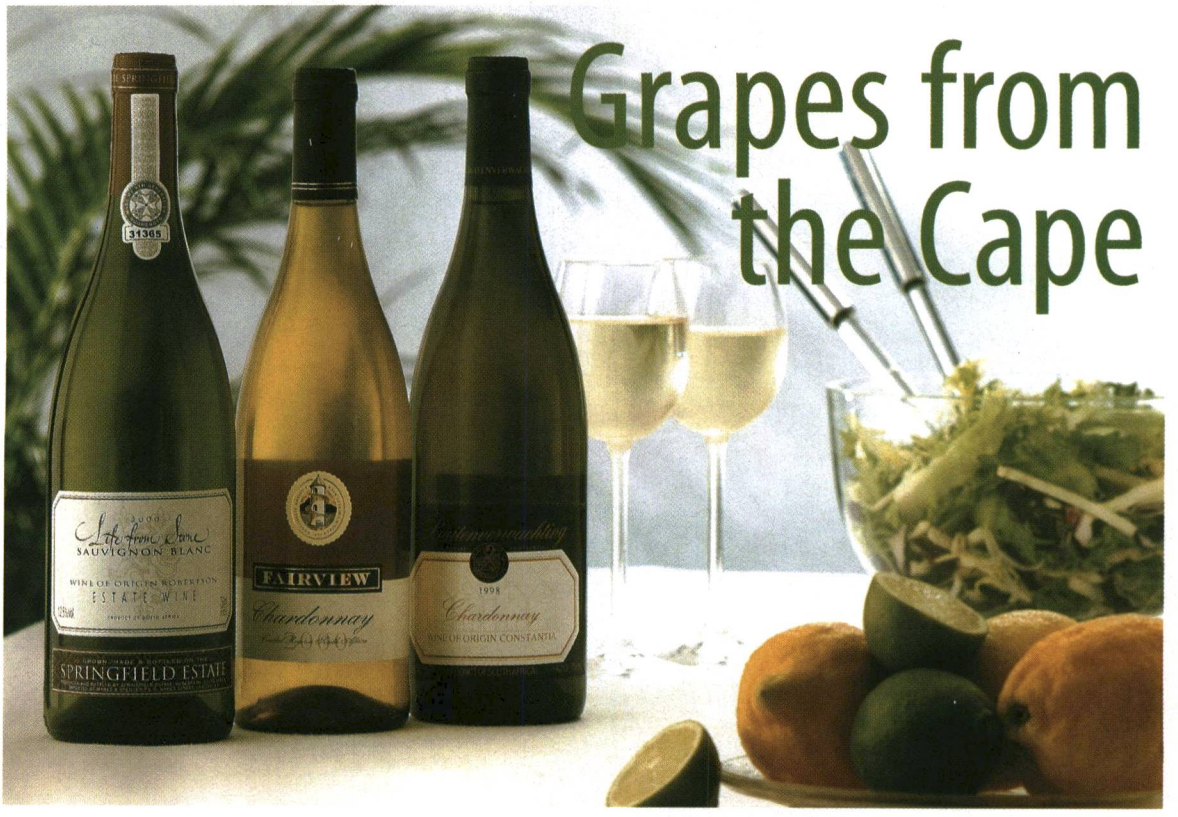
Val Vaughan has severe hearing loss and has worn NHS aids for many years. Recently, she noticed that she was missing some parts of conversations and so was referred for tests for a cochlear implant – where a receiver is implanted under the skin and linked via electrodes to the cochlea (the inner ear). However, Val's hearing wasn't yet poor enough for an implant. Trying a digital aid would have been an option, but as these weren't available on the NHS in her area, an audiologist suggested she should try some new analogue aids that had just become available on the NHS. Since receiving the new aid, Val said: 'I can now hear sounds that I haven't heard for many years, such as aeroplanes, our gas boiler and even the telephone ringing'. Val puts this vast improvement in her hearing down to the technological improvements of her new aid.

DISPOSABLE HEARING AIDS

Disposable aids may be an option for people with mild or moderate hearing loss. Songbird disposable aids are now available from new Boots Hearingcare centres. You'll need a consultation with a hearing aid dispenser, which costs £25. After that, aids cost £22 per month per ear. If you need an aid in both ears this would work out at £528 a year. Because the aids are disposable, there is no need to change batteries or get the aid repaired, and they're less likely to need cleaning. Songbird claims that they will fit 80 per cent of adult ears. We'll be assessing disposable hearing aids next month in 'All change'.

PHOTOGRAPHY MICHAEL CHARITY

Grapes from the Cape



Three had zest but most were lemons, in our tasting of 28 South African white wines

When apartheid ended, the British public embraced South African wines with enthusiasm, though more out of a sense of solidarity than in the belief that the products were inherently superior to those of the rest of the world. That goodwill factor has now receded, and we felt it was time to see how the country was doing, with a taste test of its white wines.

PICKING THE CROP

We asked the major supermarkets and high-street specialist wine retailers to recommend their top-selling South African white wines, costing up to £10. We selected 28 and gave them to a panel of six experts, all of whom taste wine professionally. The wines were tasted 'blind' (the bottles were covered) and were arranged by grape variety – Chardonnay, Chenin Blanc and Sauvignon Blanc.

HARVESTING THE RESULTS

Things may well be changing for the better in the vineyard, with the right grapes going into the correct sites, but, judging by this tasting, there's precious little showing of it in the bottle. There were too many examples of what one taster called '"Ikea" wines – assembled from a flat pack of ingredients: a bit of oak here, some fruit flavours there, then add some acidity.' Wines were criticised for being dilute or too sweet; there was evidence of over-enthusiastic use of oak in the barrels in some, excessive sulphur in others. The Chenins failed to excite, though one taster did say that, while straightforward, they had fresh fruit flavours and were undoubtedly good value.

There was wider disagreement over the Sauvignons. One panellist thought them lacking in flavour and the characteristics you'd expect from this grape; others thought the best zesty, with ageing potential, and a distinct South African character – less heavy than those from Chile, and not as pungent as New Zealand's examples.

One taster felt the Chardonnays were good, but others disagreed: 'They were one of the most disappointing, badly made, line ups I have ever tasted … They were an abomination.'

The best wines were those which were made in a more restrained and subtle style. One particular area, Roberston, is emerging as a region to watch – but our tasting indicates that, for the moment, South Africa still has a long way to go with its white wines, and consumers need to choose very carefully.

KEY
★ best
☆
○
◒
● worst

BEST BUY

Scores were generally low in comparison with other *Which?* tastings, and no wine gets a ★. The top wine overall was the joint oldest wine in the tasting, **Buitenverwachting Chardonnay 1998** (Oddbins, £8.99). It was praised for being well balanced and for having 'a pretty rich palate with some good complexity'.

Running virtually neck and neck in second and third place came **Life from Stone Springfield Estate Sauvignon Blanc 2000** (£6.99, Marks & Spencer, selected stores only) – described as 'delicate but racy' with hints of 'gooseberry, apple and citrus', and 'nicely complex, intense and well balanced, will improve' – and **Fairview Chardonnay 2000** (Morrisons, Unwins £5.99; also £5.99 at Co-op [CWS] stores, but on special offer at £4.79 until 24 June), which several tasters singled out for its creamy aroma and its clean and fruity taste.

All three wines get a ☆.

HOW THE OTHER WINES FARED, IN ORDER OF MERIT

4 Sainsbury's Reserve Selection Sauvignon Blanc 2000 (£6.99) ☆
=5 Longridge Chardonnay 1999 (Co-op [CWS] £8.99) ○
=5 Neil Ellis Groenekloof Sauvignon Blanc 2000 (Safeway £7.99) ○
=5 Spier Barrel Fermented Chenin Blanc 2000 (Asda £4.99) ○
8 Jordan Chardonnay 1999 (Waitrose £7.99) ○
9 Rockridge Chardonnay 2000 (Marks & Spencer £4.99) ○
=10 Cape Country Chenin Blanc 2000 (Marks & Spencer £3.79) ○
=10 Douglas Green Sauvignon Blanc 2000 (Safeway £4.49) ○
12 Co-op Cape Chenin Blanc, oak aged 2000 (Co-op [CWS] £3.99) ○
=13 Bellingham Sauvignon Blanc 2000 (Somerfield £4.99) ○
=13 Fairview Barrel Fermented Chenin Blanc 2000 (Waitrose £4.99) ○
15 Faircape Chenin Blanc 2000 (Morrisons £2.99) ○
16 Danie de Wet Chardonnay sur lie 2000 (Oddbins £3.99) ○
17 Porcupine Ridge Sauvignon Blanc 2000 (Asda £4.99) ○
18 Fair Valley bush vine Chenin Blanc 2000 (Oddbins £4.99) ○
19 Boschendal Chardonnay 1999 (Unwins £6.99) ○
=20 Cape Chardonnay 2000 (Unwins £4.99) ○
=20 Clear Mountain Chenin Blanc (Budgens £3.99) ○
22 L'Avenir Chardonnay 1998 (Bottoms Up and Wine Rack £7.99) ◒
=23 Danie de Wet Chardonnay reserve, Call of the African Eagle 2000 (Sainsbury's £6.99) ◒
=23 Sainsbury's Chenin Blanc (£3.49) ◒
25 Somerfield Chardonnay 2000 (£3.99) ◒
26 Long Mountain Sauvignon Blanc 1999 (Budgens £4.59) ◒

Not rated (both samples faulty)
Co-op Cape Chardonnay 2000 (Co-op [CWS] £3.99)
Fairview Viognier 2000 (Waitrose £8.99)

PHOTOGRAPHY JAMES DUNCAN

Tots' travel cots

Kim Lewis asked a panel of parents to choose their favourite travel cots

We've been through the ups and downs of folding cots to find out whether any of them bring tears before bedtime

Having a baby needn't change your life completely. But if you still want to go off for weekend breaks and visit friends and family as often as before, you'll need to tote around a battery of baby essentials. So you'll want to make sure that everything you take with you, including a travel cot, is as compact and useful as possible. We asked 30 parents of babies and toddlers to tell us what they thought of eight models.

WEIGHT AND SIZE COUNT

Travel cots are fairly simple products, but they do vary in weight and how easy they are to move around. So whether you're travelling by train, plane or car, this is something to consider. And even if the folded cot has handy effort-saving wheels, like the Babydan, Brevi Dolce Nanna 877 and Cosatto Turisto, you'll probably have to carry it up stairs at some point. All the cots we tested, except the Brevi Oscar, fold neatly into a carry bag. The Oscar folds in half and hasn't got a cover, so isn't as convenient to take on journeys.

Another important consideration when choosing a travel cot is its size when it's up and ready for use. The eight we looked at varied in size from the neat and compact Graco Pack 'N' Play Compact to the spacious Babydan.

MATCHING THE COT TO YOUR CHILD

Five of the cots give a similar guide for maximum child height and weight – around 86cm and 14kg. These models also advise you to stop using the cot when your child can climb out. This sounds obvious but the Brevi and Cosatto models give no guidance on this. Generally, travel cots are suitable for children up to two years old.

PHOTOGRAPHY NICK WRIGHT

Unlike most standard wooden cots, travel cots don't have adjustable mattress heights or drop-down sides, so they're not so useful for newborn babies. To get round this problem, some cots (though none on test) come with 'basinettes' for newborn babies, that lie across the main cot. They are available as optional extras with some others, though a carry cot might be more convenient for a newborn.

OPEN AND SHUT CASE

Putting these cots up and down is a two-handed operation. Apart from the Brevi Oscar, they have a central locking system. You pull up a ring or handle in the centre of the base, click the sides into place, then push the handle back down to keep the locked sides rigid. With most of the cots this was pretty straightforward. But the Kingswood Apollo, MonBeBe Lettino Primary and Mothercare Winnie the Pooh left some parents (and our lab testers) pulling and pushing in an attempt to make them lock into place or fold down.

More importantly, we found that it was particularly difficult to tell whether the Mothercare model was correctly locked in place. It looked as though it was rigid, but one or both of the shorter sides failed to lock properly on several occasions (see p43 for more details). This also happened with the Cosatto Turisto, though the problem wasn't as marked.

Ideally, it's best to try folding, unfolding, and lifting a few cots in the shop before you buy, so you can rule out any that you find awkward to use. If this isn't possible, you should try the cot as soon as you get home.

CHILD'S PLAY

Some travel cots can double up as playpens. This can be useful for short supervised periods to keep your toddler safer in unfamiliar surroundings. All-mesh sides make it easier for you to see what your child is up to (though seeing what's going on might also distract your child from settling down at nap time).

We tested how well all the cots stood up to the actions of a boisterous toddler. None of the eight tipped over, and parents who tried models that doubled as playpens had no concerns about safety. Worryingly, though, a few parents told us that they would have liked somewhere to hang toys. This isn't a good idea because children have been known to get tangled up in hanging cords.

MATTRESSES AND BEDDING

Our users said their children seemed to be comfortable in all the cots. A baby's mattress should be firm enough to prevent a child from sinking into it and obstruct its breathing. The Brevi Oscar, Cosatto, and MonBeBe mattresses were rated as the most comfortable and easiest to clean. Although some of the cots were smaller than a standard cot, none of our users had difficulties using their normal cot bedding.

THE PERFECT COT

After testing this group of eight cots, it struck us that, although we were happy to recommend two of them as Best Buys (see below) there wasn't one that combined all the features that parents liked.

An ideal cot would double as a playpen for versatility, and have a removable frame cover and mattress cover for easy washing. This is more hygienic than sponge-cleaning the surface. It would also have at least two mesh sides so you can see in and your child can see out. Clear, permanent instructions on the base (like those on the Babydan) would explain to people who are unfamiliar with the cot how to use it. We'd choose the folding mechanism of the Graco, as this was the best of the 'umbrella' type, and the Babydan's carry bag (some bags had weaker stitching or material). It would also have wheels for portability.

SECOND-HAND COTS

Considering the cost of baby paraphernalia, you may be tempted to buy second-hand items. The Baby Products Association has been running a campaign to warn parents of the possible dangers of second-hand baby goods. Some equipment may have already been used by several children and could be on its last legs. But it's not always easy to spot problem areas.

If you're offered a second-hand travel cot, ask for the original instructions. Avoid a cot with obvious damage, such as a hole in a mesh side, or torn fabric that could expose filling material which a child could put in its mouth. If the mattress is in poor condition, you should replace it. When buying a new one, it's important that it fits the cot. Travel cots don't all have the same base dimensions, and the way the mattress folds is integral to the packing away process. Check the base for any damage, and the frame for flaking paint and sharp edges. If the cot looks fine, try folding and unfolding it several times to check that it locks securely into place every time.

BEST BUY

Overall, we were pretty impressed with the travel cots – the lowest-scoring model still managed a total test score of 65 per cent. The two Best Buys came top because they combined practicality with convenience. But beauty is clearly in the eye of the beholder – both received high marks for style, despite looking very different.

Of the larger cots, the **Brevi Dolce Nanna 877 £80** was the best. Parents were most impressed by its wheels, and the washable frame cover and mattress cover were a bonus. It can't be used as a playpen. It's not widely available, so call Brevi for stockists.

The **Graco Pack 'N' Play Compact £50** is small, light and bright, though Marks & Spencer and Babies R Us may sell it in different colours. It was rated best of the 'umbrella' style cots for folding up. Four transparent sides let you see what your baby is up to, whether you're using it as a playpen or a cot. The **Little Tikes Travel Cot £49** is exclusive to Mothercare, and is almost identical – it's slightly taller.

Brevi Dolce Nanna 877

Graco Pack 'N' Play Compact

TRAVEL COTS COMPARED

BABYDAN PORTABLE TRAVEL COT £70

Weight 11.3kg
Size open (lxwxd) 129x72x83cm
Size folded (lxwxd) 82x26x26cm

Ease of setting up	☆
Ease of folding	☆
Ease of moving folded cot	○
Getting child in and out	☆
Comfort of mattress	○
Overall rating as a cot	☆

Parents who tried this cot quite liked it, because it was easy to put up and fold away, and they liked its look. It has three mesh sides and one fabric end, with a handy integral pocket. The wheels on the carry bag were also given a thumbs up. But some felt it was bulky and heavy to move – it's one of the heaviest cots and is the longest when open.

You can use the Babydan as a playpen, but a few people thought it was too narrow for this.

We liked the large, clear instructions printed on the base under the mattress. Using a combination of text and pictures, they ensure that anyone using the cot knows what to do. There are also white, printed indicators on all four of the blue padded side bars to show where to press to release the locked sides. The parents who used this cot found this helpful.

Total test score 78%

BREVI DOLCE NANNA 877 £80

BEST BUY

Weight 11.3kg
Size open (lxwxd) 124x73x86cm
Size folded (lxwxd) 91x26x26cm

Ease of setting up	☆
Ease of folding	☆
Ease of moving folded cot	☆
Getting child in and out	○
Comfort of mattress	☆
Overall rating as a cot	☆

The instructions for both Brevi models on test don't mention whether or not they can be used as playpens. Although it's one of the heaviest cots, it's easy to manoeuvre when packed as its carry case has wheels – something our users found really useful. They also commented on its 'lovely design' and 'soft, comfortable mattress'.

This is the only travel cot that has a removable, washable frame cover, which is useful if soggy rusks end up all over it. The whole cover can be removed and machine-washed.

There was a confusing reference to maximum mattress height printed on the cot – there's no way to adjust the mattress height. Brevi told us this is relevant when using the basinette kit for young babies that can be bought as an extra. We think it would be more helpful if the label made this clear.

Total test score 81%

BREVI OSCAR 100 £55

Weight 8.2kg
Size open (lxwxd) 104x59x80cm
Size folded (lxwxd) 94x60x18cm

Ease of setting up	☆
Ease of folding	★
Ease of moving folded cot	◒
Getting child in and out	○
Comfort of mattress	☆
Overall rating as a cot	○

This is one of the cheapest cots on test and the only one that doesn't have an umbrella-style way of folding. It's an older design that folds flat for storage, so is more suitable to keep permanently at the grandparents' home, for example, than to take on holiday. Our users found it wasn't particularly well suited to journeys in the car boot.

Parents thought it was simple to put up and very easy to fold. But because of its shape, and the fact that it had no cover, it was thought to be the least convenient to move around. One parent told us it was 'cumbersome to lift and store'. However, it's fairly light for a travel cot. It has two mesh sides and two fabric ends, and being one of the smaller and narrower cots, it could be useful if space is tight. The Brevi Oscar is also available in a larger version, called the Oscar 120.

Total test score 76%

COSATTO TURISTO £75

Weight 11.8kg
Size open (lxwxd) 118x84x86cm
Size folded (lxwxd) 83x28x28cm

Ease of setting up	☆
Ease of folding	○
Ease of moving folded cot	○
Getting child in and out	○
Comfort of mattress	☆
Overall rating as a cot	☆

Parents praised the Cosatto's wheels for making it easy to tow the cot when packed up. However, they still thought it was heavy and bulky to carry. Cosatto told us that the Turisto is being replaced by a lighter model. There's a handy integral pocket on one of the fabric ends.

The mattress needs to be the right way round when folding up the cot, so that the carry handles and wheels are in the correct position. This caught out some of our users.

Although the parents found it easy to put up and fold down, during our safety tests we discovered that it was possible to set up the cot so that it looked as though all the sides were locked, when the shorter ones weren't. There's no warning on the cot advising you to check that all the sides have locked into place.

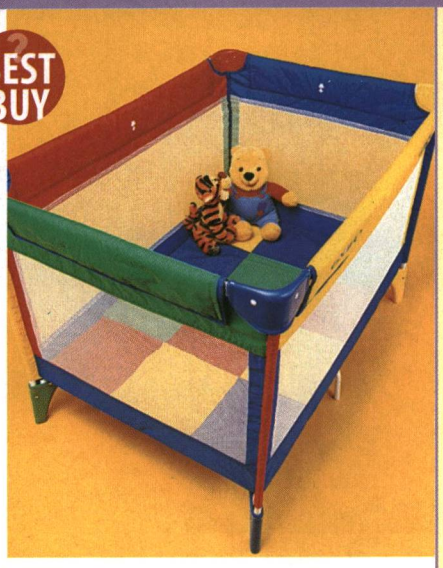
Total test score 78%

GRACO PACK 'N' PLAY COMPACT £50

BEST BUY

Weight 8.6kg
Size open (lxwxd) 103x72x75cm
Size folded (lxwxd) 75x26x26cm

Ease of setting up	☆
Ease of folding	★
Ease of moving folded cot	○
Getting child in and out	☆
Comfort of mattress	☆
Overall rating as a cot	☆



In keeping with its name, the parents thought that this cot was fairly light and compact, and was easy to put up and take down. It was one of the best of the cots for use as a playpen, and was one of the easiest to get a child in and out of. This is probably because it has slightly shorter sides than the other cots on test.

Choice of colour is subjective, but the majority of parents who used this model liked the bold primary colours. However, Marks & Spencer and Babies R Us sell this cot in more subdued colours, if you prefer.

All in all, the parents didn't have any criticisms of this cot.

This model has four clear mesh sides, so it's easy for parents to see in and for the child to see out. The top rails and base are padded, and it folds umbrella-style into its own carry case. Like the other cots, the Graco can be sponge-cleaned.

Total test score 84%

KINGSWOOD APOLLO £60

Weight 9.7kg
Size open (lxwxd) 105x79x84cm
Size folded (lxwxd) 84x23x23cm

Ease of setting up	○
Ease of folding	○
Ease of moving folded cot	○
Getting child in and out	○
Comfort of mattress	○
Overall rating as a cot	○

This model has four mesh sides and padded top rails. It was reasonably easy to set up, but it caused a few problems when the time came to pack it away. One user found it 'annoying to take down as the buttons take a lot of persuading to disengage', while another thought it was 'difficult to put the mattress around the cot when packing away'. Apart from that, they thought their children found it reasonably comfortable. It was easy to clean, with a wipe-clean mattress, and the carrying bag was the only one to have padded handgrips.

It will soon be replaced by the Kingswood Toledo (see inset photo).

Total test score 67%

MONBEBE LETTINO PRIMARY £50

Weight 9.4kg
Size open (lxwxd) 105x76x76cm
Size folded (lxwxd) 76x25x25cm

Ease of setting up	○
Ease of folding	○
Ease of moving folded cot	○
Getting child in and out	☆
Comfort of mattress	☆
Overall rating as a cot	○

While some users said this was a good, compact size, and they liked the bright colours, a few thought it was too small (it's similar in look and size to the Graco model).

It comes with a fitted mattress cover that has loops at the corners to secure it to the cot base. But users found this made it difficult to tuck in bedding, so weren't sure why the loops were there. The loops are actually to secure the mattress to the base when it's being used as a playpen.

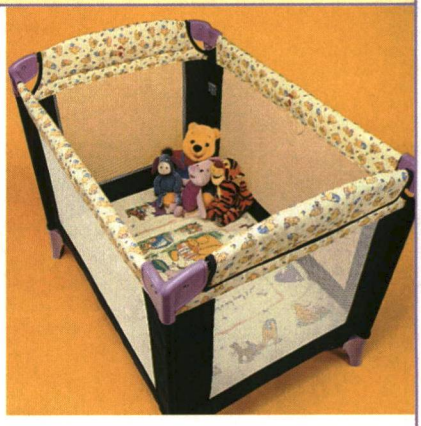
Unlike the other cots, to lock the sides you need to do a 'pull and twist' action. Several parents found that the locking handles were quite hard to operate, and so rated it as only average for putting up and down.

Total test score 74%

MOTHERCARE WINNIE THE POOH £65

Weight 10.5kg
Size open (lxwxd) 103x74x86cm
Size folded (lxwxd) 84x26x26cm

Ease of setting up	○
Ease of folding	○
Ease of moving folded cot	○
Getting child in and out	○
Comfort of mattress	○
Overall rating as a cot	○



Parents liked the look of this cot, and the good visibility it gave them through the four mesh sides. But they found a problem when setting it up – and so did we. It was difficult to get all the sides to click home properly and it was hard to tell if they were securely locked. It was possible to put up the cot with the locking mechanism out of place. Mothercare told us it has had some cots returned for this reason. The problem is caused by some metal parts not sliding easily, so Mothercare has added a light spray of oil to these parts during production to solve the problem.

Some users found it awkward to carry when packed and the carrying handle was uncomfortable.

Total test score 65%

Key
★ best
☆
○
◒
● worst

TOTAL TEST SCORE

This score takes into account our user trial and safety tests and is based on:

Ease of setting up	20%	Ease of keeping mattress clean	5%
Ease of folding	20%	Comfort of mattress	5%
Ease of moving folded cot	20%	Ease of making bed	5%
Ease of reaching child	15%	Storing away	5%
Suitability for car journeys	5%		

Investing in shares is a risky business, but by joining an investment club you can reduce the risk and it's a fun way to learn about the stock market

CLUB TOGETHER

If you fancy wheeling and dealing on the stock market but don't have much spare cash, an investment club could be the answer. As a member of a club, you contribute money – usually on a regular basis – and all the members jointly buy and sell shares using the pooled fund. Think of it as a do-it-yourself unit trust. Of course, buying shares isn't for everyone – their value often goes down, so only invest money that you can afford to lose.

Investment clubs provide a lower-cost way to invest directly in shares compared with going it alone. For example, if ten people each contribute £50 a month, after three months the £1,500 you will have pooled could be invested in shares in two or three companies. However, on your own, your £150 wouldn't be enough to invest in one company (since dealing costs could easily outweigh any gains), and it would take much longer before you could spread your risk over several companies.

Investment clubs are also a way to learn about the stock market and, above all, being a member of a club should be fun.

With increasing interest in the stock market, the number of clubs in the UK has doubled over the last 18 months to more than 10,000. Here, we show you what you need to think about before setting one up. If you want more information, it's worth joining ProShare, a not-for-profit organisation that helps investment clubs. For details on how to contact ProShare, see 'Contacts and links', p49.

GETTING ORGANISED

1 WHO?

The first thing to think about is who you want in your club. Virtually all clubs start with a group of people who know each other – colleagues, friends, or members of a sports club, say – because a certain amount of trust is needed and the social side of the club is important. It's unusual for people to join an existing club unless they know the members. By law, investment clubs are allowed up to 20 members.

2 WHEN AND WHERE?

The social aspects of the club are important, so you should arrange to meet regularly – say once a month. But make sure that everyone understands that some commitment is required. The club will struggle to survive if many members are often absent and decisions fall to a few people every time.

It's useful to find a place to meet at this stage. Many clubs meet in a pub room (some are even named after their chosen watering hole), but members' homes or a community centre are other possibilities.

3 HOW MUCH SHOULD YOU RISK?

Potential members will obviously want to know how much the club plans to invest. It's important that each member feels comfortable with their level of contribution. According to ProShare, club members each pay, on average, around £30 a month, but it's possible for different people to invest different amounts, and you could kick-start the club with a lump sum.

You can also withdraw your money if you need to, but it's worth agreeing that members must give a notice period to avoid the club having to sell shares in a hurry (possibly at a loss) to raise the cash.

PHOTOGRAPHY THE IMAGE BANK, JEFF JONES

GETTING STARTED

1 RULES MUST BE OBEYED

If you have a group of people who want to go ahead, the next step is to formalise the club. You don't need a solicitor to set it up, but you'll need a constitution and rules for running it. ProShare's manual includes a specimen set of rules which many clubs use, though some make changes to suit themselves. It's a good idea to draft and circulate these to potential members before the next step.

2 ELECTION TIME

Organise an inaugural meeting to adopt the constitution and rules, and elect the officials. By taking time to organise this meeting carefully, your club should be easier to run in the future. You'll need people to act as club officers – a chair, treasurer and secretary are normally required. The treasurer's role is arguably the most important, as they need to handle the money, calculate the value of the fund each month, and so on.

3 CHOOSE A BANK

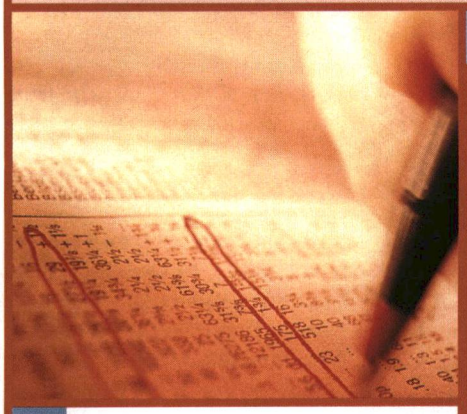
You'll need to open a bank account. Many banks and building societies operate accounts specifically for clubs and societies, allowing for several signatories. Monthly contributions from members can then be paid by standing order.

4 CHOOSE A BROKER

It's not essential to choose a stockbroker at this stage as you probably won't have sufficient funds to invest. But the choice of broker is important, as is how you will deal (by telephone or online, with share certificates, or using the broker's electronic nominee). Most of the large stockbrokers have services for investment clubs, and increasingly there are add-on benefits such as information on companies and markets.

You may want to appoint an auditor to check your annual accounts. Many clubs find that the easiest option is to use two club members with financial experience.

MAKING INVESTMENT DECISIONS



1 WHAT'S YOUR STRATEGY?

Some investment clubs buy a broad range of shares including household-name companies, while others choose to invest in riskier technology stocks. There is even a club that deals only in derivatives. This involves betting on movements in stock markets – which is very risky.

It's important to think early on about your overall approach and make sure that members – or prospective members – feel comfortable with it.

2 INVOLVE EVERYONE

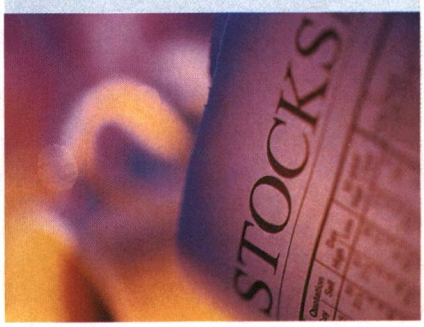
Once you have at least £500 to £1,000 to invest, you'll want to start choosing shares. But before that (or if your club is feeling cautious), you could test your stock-picking skills by running a 'fantasy portfolio', where you choose shares and then monitor them without actually buying any. Involve everyone in this process, as each member will have different knowledge and experience from their work, leisure or home interests. And treat each person's contribution equally.

3 QUICK DECISIONS

Deciding when to sell is as important as deciding what and when to buy. Don't be afraid to ditch a stock that consistently fails to perform. This can be done simply by operating a 'stop-loss', where you sell if the share price drops by, say, 20 per cent from the price you bought at (or from the highest price achieved since you bought).

TOP TIPS CLUB MEMBERS' ADVICE

- Make it clear at the outset that individual members won't be blamed for investments that go wrong.
- **If you have meetings in members' homes, agree strict rules about hospitality so that everyone knows what's expected of them. For example, refreshments could be limited to wine and crisps.**
- To make club proceedings more fun, run a fantasy share competition between members (or against another club).
- **To cover the club's administrative costs, charge a small levy in addition to the monthly contribution. Set the charge at a realistic level, and use any surplus to subsidise a Christmas party.**
- Use the ProShare manual. It makes setting up the club easy and it contains specimen rules and all the forms required.
- **For security, have at least three signatories on your bank account, two of whom need to sign. This also avoids problems if one of the signatories is away or falls ill.**
- Ask each member to monitor a particular share or sector – the choice might reflect their own experience or interests.
- **If a member leaves, repay their share as soon as possible, so that members have confidence in the club's financial probity.**
- Operate a stop-loss. Authorise one member to sell without further discussion if a certain trigger point is reached.
- **Finally, make sure your club has a good social side. Investment clubs do make the stock market fun.**



Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on complementary therapies

ASK THE EXPERTS

Health specialist Antonia Chitty returns to 'Ask the experts' this month, to answer your queries on complementary therapies

Labelling rules

I recently visited a homeopath who said he'd send me a remedy by post. When it arrived, I was surprised to find no medicine name, no ingredients and no expiry date on the bottle. How should the remedy be labelled?
Name and address supplied

A Homeopathic medicines that are dispensed (that is, supplied on prescription) are exempt from most of the regulations for those sold over the counter, though they should have a sticker saying 'keep out of reach of children'. Unless otherwise authorised by the homeopath, they should normally include the name of the medicine and the dosage. Steven Kayne, Pharmacy Dean of the Faculty of Homeopathy told us: 'Best practice now dictates that the name of the remedy and expiry date should be included.' If you have any concerns about a remedy you've been given, discuss them with your practitioner.

An active role

What is Consumers' Association (CA) doing about the value for money and effectiveness of complementary therapies?
Don Schofield
by e-mail

A We are actively involved in the topic. Over the last two years, *Health Which?* has assessed evidence for a wide range of therapies. It also runs regular updates on regulation issues and clinical trials on complementary therapies. *Which?* itself examined the subject of regulation in 'Healing bodies' (October 1999, p20), and we have another article planned for later this year. CA has submitted evidence on complementary therapies to a House of Lords committee, demonstrating our concern that current regulation gives consumers little protection from bad practice.

Doctor's referral

Which complementary therapies are typically available by referral from your GP?
Gill Castle
Shrewsbury

A The main therapies include acupuncture, homeopathy, hypnotherapy, osteopathy, chiropractic and herbalism. However, you can't rely on finding all or any of them: a House of Lords Select Committee report, published last year, found that provision is patchy and depends on the attitude of your local primary care group or trust.

Dosage difference

I recently bought some St John's wort (SJW). The capsules contain 120 micrograms of active hypericin and the label recommends taking one a day. However, other brands provide a standard daily dose of 900 micrograms a day. Why is there such a difference?
Richard King
Bournemouth

A Scientific studies have used doses ranging from 400 to 2,700 micrograms of active hypericin, and more research is needed to confirm the appropriate amount. As a result, products are sold in different preparations and doses.

ILLUSTRATION KEVIN EVANS PHOTOGRAPHY JOHN TRENHOLM

GET IN TOUCH

Our experts are now looking for questions on **buying a new car**, **travel vaccinations** and **tax**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p50, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers.

We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

The fact that many herbal products can legally be sold as unlicensed medicines or food supplements means that manufacturers do not have to ensure quality, effectiveness and safety in the same way as for licensed medicines. We think regulation needs to be tightened up, and that consumers should be given clearer information about what doses are safe and effective. We're pleased that the Medicines Control Agency has reached agreement with the UK natural health sector over the need to improve regulation.

Help for arthritis

I have been consulting a homeopath for arthritis and have found my condition has not worsened. The visits cost money – but surely the cost is worth it to ward off this potentially crippling illness?
Anne Wilks
Whitstable, Kent

A Different people vary in their response to complementary therapies so it's difficult to predict who will benefit from a particular therapy. Research indicates that weekly acupuncture, usually over six to eight weeks, may bring long-term pain reduction, but more studies are needed for homeopathic remedies, aromatherapy, osteopathy and chiropractic.

Unless you can get therapies on the NHS, they can, as you say, become expensive. Discuss with the therapist how many sessions you'll need before you can expect to notice any benefit, and then review whether the therapy is helping. Exercise and a healthy diet can also help.

WRITEBACK

Share your views with other members

Unwanted privilege

I subscribe to ONdigital, and received its new *ON7* TV guide. It said that, if I didn't return the reply-paid insert, I would be charged £1.69 a month for the privilege of receiving a magazine I don't want and never asked for. Aren't such opt-out offers illegal?
Tony Bailey
near Brighton

A We've received many complaints about this – but it is legal. The Unsolicited Goods and Services Act doesn't apply in this case, as you're already an ONdigital subscriber. ONdigital can send you its new magazine without your first opting in because it replaces its previous free magazine. You need to check your contract (the service agreement that you signed when you became a subscriber), but the one we saw contained a proviso reserving the right for ONdigital to change its guide and charge you for it, so long as you're notified in advance.

Where was Olympus?

I've had an Olympus digital camera for two years, and have been very impressed with it. Why didn't you include one in your April report?
Colin Gaskell
Harpenden

A We had intended to, but the model which matched our test specifications was about to be modified and the new camera wasn't available in time to feature it. We hope to be able to include an Olympus model in our next camera feature.

Chlorinated chicken

In 'Food bugs rife in chicken' (March 2001, p9), you say that slaughterhouses spray chickens with a chlorine wash. Is organic chicken also sprayed in this way?
Amanda Buyukertas
Sutton, Surrey

A Yes. But it's something that the Soil Association is looking into, and there's a proposal to label birds which have been treated with high levels of chlorine. Currently, chlorine may be used in the scald tank, to loosen feathers before plucking, and for cleaning the chicken after evisceration. Organic birds must then be washed with drinkable water – this doesn't happen with standard birds.

Spare that tree

In April's 'Ask the experts' (p54), you said that the law allows one to cut overhanging branches back to the boundary. This is not the case if the tree has a tree preservation order on it or is in a conservation area.
Mary Hunt-Jones
Hampton

A The self-sown ash trees we referred to are unlikely to be protected. But trees that have particular historic, ornamental or wildlife value, or simply make a significant impact on their surroundings, can be individually protected by tree preservation orders (TPOs). These are issued by the local planning authority, which can tell you if any individual tree is protected and, if so, must grant permission before work is carried out, even by the owner.

There are some exceptions, such as dead or dying trees, but it's still best to seek advice before taking action.

For non-TPO trees in conservation areas, you must give at least six weeks' notice before any work is carried out and the planning authority may then object. Heavy fines can be imposed for damaging protected trees. For more information, see the DETR leaflet *Protected Trees: A Guide to Tree Preservation Orders*, available free on 0870 122 6236 or visit the DETR website www.detr.gov.uk

That's the ticket

Thanks to your article on air passenger ticket rights (April, p4), I was able to take my son skiing. I was due to travel with my wife when family illness prevented her from going. SwissAir refused to reissue the ticket in my son's name, but did a U-turn after I'd referred to the new regulations on the OFT's website.
Tony Hancock
Basingstoke

A We're pleased our advice paid off. In cases like this, the OFT can take action against any airline that is an Iata member or has a UK office. Both of these criteria apply to SwissAir.

Next month in 'Ask the experts': **DIY**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (%)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			6.20[2]	6.20[2]	2,000		✓
Bristol & West Online Easy Access[3]	internet		6.35	6.35	6.35	1,000		
Coventry BS CallSave Instant	phone			5.50	5.50	5,000		✓
Halifax Web Saver	internet	5.80	5.80	5.80	5.80	1		
Intelligent Finance Direct Access	phone	5.75	5.75	5.75	5.85	1		
Manchester BS Select IV	postal			5.50	5.50	5,000		
Nationwide BS e-Savings[4]	internet	5.90	5.90	5.90	5.90	1		✓
Newcastle BS Net Savings	internet		5.85	5.85	6.35	1,000		
N&P NetmasterGold Saver[5]	int/post	5.75	5.75	5.75	5.75	1		
Scottish Widows Instant Transfer	post/tel	5.65[6]	5.65[6]	5.65[6]	5.70[6]	100		
Notice accounts								
Manchester BS Select V	postal			6.00	6.00	5,000	60	yrly
Northern Rock Direct Tracker 90	post/tel	5.75	5.75	5.75	5.80	1	90	yrly
Nottingham BS Postal Share	postal		6.40[7]	6.40[7]	6.40[7]	1,000	75	yrly
Scottish Widows Bank 60 Day	post/tel	5.70[6]	5.70[6]	5.70[6]	5.85[6]	100	60	yrly
Universal BS Direct 90	postal			6.10[8]	6.15[8]	5,000	90	yrly

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 12 withdrawals each year to nominated account 4 All transactions via FlexAccount 5 Open to NetmasterGold customers 6 Includes a bonus of 0.5 per cent payable for first six months 7 Includes a bonus of 0.75 per cent payable for one year 8 Includes a bonus of 0.35 per cent payable to 1 October 2001

All rates correct at 15 May 2001 Source: *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (%)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Cheshire BS		6.04	6.04	6.04	6.04	1		✓
Derbyshire BS	✓	4.70	4.70	5.25	6.05	10		
Dunfermline BS		5.35	5.35	5.60	6.10	100		✓
Furness BS				6.45	6.45	1,000	90	
HSBC	✓	4.45	4.95	4.95	6.20	1		✓
Kent Reliance BS		6.10	6.10	6.10	6.10	50	30	✓
Mansfield BS		3.90	3.90	3.90	6.15	25[1]	30	
Melton Mowbray BS		5.75	5.75	5.75	6.05	25[1]		
Monmouthshire BS	✓	6.10	6.10	6.10	6.10	10		✓
Nottingham BS			6.05	6.05	6.05	500		
Shepshed BS				6.30	6.30	1,000	60	✓
Tipton & Coseley BS	✓	6.05	6.05	6.05	6.05	1	7	✓

1 Minimum investment for non-locals is £1,000

All rates correct at 15 May 2001
Source: *MoneyFacts*

NATIONAL SAVINGS

The table gives details of all the National Savings products except Premium Bonds. **Capital Bonds** are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. **Index-linked Certificates** are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. **Children's** and **Pensioners Bonds** are a good bet if you qualify for them. **Income Bonds** pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but the interest is paid 'gross' (that is, with no tax deducted).

	Account details							
	Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series Y	100-250,000	5 years[1]	4.80 f	4.80 f	4.80 f	4.80 f	yearly	paid gross
Cash Isa	10-3,000	nil	5.75	5.75			yearly	tax-free
Certs: Fixed Int 7th Issue	100-10,000	2 years[1]	3.65 f	3.65 f	3.65 f		yearly	tax-free
Certs: Index-linked 7th Issue	100-10,000	2 years[1]	2.15 f+i	2.15 f+i	2.15 f+i		yearly	tax-free
Children's Bonus Bonds Issue V	25-1,000	5 years[2]	4.45 f	4.45 f			yearly	tax-free
Fixed Rate Savings Bonds Issue 7	500-1,000,000	6 mnths[3,4]	4.80 f	4.80 f	4.80 f	5.00 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 mnths	5.15	5.15	5.15	5.40	mnthly	paid gross
Investment Account	20-100,000	1 mnth	4.10[6]	4.10	4.50	4.80	yearly	paid gross
Ordinary Account	10-10,000	nil	1.35[8]	1.35	1.35		yearly	see[7]
Pensioners Bonds Series 3	500-1,000,000	1 year[9]	4.90 f	4.90 f	4.90 f	4.90 f	mnthly	paid gross
Tessa-only Isa	10-9,000	nil	5.75	5.75			yearly	tax-free

f = fixed rate i = inflation rate

All rates correct at 15 May 2001

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and two-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 4.0 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 1.25 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available

contacts and links

Use our list of contacts and internet links to find out more about the topics in this month's issue or just to save time when shopping around. Links are also given on our website – go to www.which.net/which (*W* = member of Which? Web Trader)

AIR CONDITIONING (p28)
B&Q Millen-i-air
0845 609 6688
www.diy.com
De Longhi 0845 600 6845
www.delonghi.co.uk

ALL CHANGE (p14)
Apple OS X 0800 039 1010
www.apple.com
British Bankers' Assn (BBA)
020 7216 8909
(dormant accounts unit)
Building Societies Assn (BSA)
020 7440 2204
www.bsa.org.uk
Capital One 0800 952 5156
(ask for the 9.84%
fixed-rate card)
www.capitalone.co.uk
The Co-operative Bank 08000
281281
www.co-operativebank.co.uk
J@mcam
www.jamonline.com
No Name 01902 366481
for stockist queries
(Samuel Parkes & Co)
www.nonametools.co.uk
Robomow 01844 261653
www.friendlyrobotics.co.uk

BRITISH BEACHES (p17)
Managing authorities
Blackpool Sands
01803 770606 (Blackpool
Sands Company)
Bournemouth 01202 451781
(Bournemouth Borough
Council)
Porthmeor, St Ives
01736 798090 (Operational
Services, Penwith District
Council)
Praa Sands 01209 614000
(Kerrier District Council)
Rhossili Bay 01792 390707
(local National Trust office)
Southwold 01502 562111
(Waveney District Council)
Studland Bay 01929 450259
(local National Trust office)
Tenby 01834 842404 (Tenby
Tourist Information Centre)
Warkworth 01665 510505
(Alnwick District Council)
West Sands, St Andrews
01334 412824
(Fife Council Community
Services)
West Wittering 01243 514143
(West Wittering Estate)
Woolacombe 01271 870234
(Parkin Estates)

FLEXIBLE MORTGAGES (p20)
Abbey National 0800 555100
www.abbeynational.co.uk
Alliance & Leicester
0845 303 3000
www.allianceandleicester.
co.uk
Bank of Scotland 0800
810810
www.bankofscotland.co.uk
Beverley BS 01482 881510
www.beverleybs.co.uk
Bristol & West 0845 300 8000
www.bristol-west.co.uk
Britannic Money 0800 550551
www.britannicmoney.com
Cheltenham & Gloucester
0800 272131
www.cheltglos.co.uk
Clydesdale Bank 0800 419000
www.cbonline.co.uk
Direct Line *W* 0845 246 8100
www.directline.co.uk
Halifax 08456 001000
www.halifax.co.uk
Hinckley & Rugby BS
0800 774499
www.hrbs.co.uk
The Mortgage Business
08453 001604
Nationwide BS 0800 302010
www.nationwide.co.uk
NewWorld 0845 845 4455
www.mynewworld.com
Northern Rock
0845 605 0500
www.northernrock.co.uk
Sainsbury's Bank
0500 700600
www.sainsburysbank.co.uk
Stroud & Swindon BS
0800 616112
www.ssbsonline.co.uk
Sun Bank 01438 744747
www.sunbank.com
Vernon BS 0800 328 2229
www.vernonbs.co.uk
Virgin One 08456 000001
www.virginone.co.uk
Woolwich 0845 606 6566
www.woolwich.co.uk
Yorkshire Bank
0800 028 4828
www.ybonline.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk

HEARING AIDS (p36)
British Society of Hearing
Aid Audiologists
01371 876623 (to find a
dispenser in your area)
Hearing Aid Council
(regulates the private
hearing aid sector)
01908 235700
fax 01908 233770
Hearing Concern
0845 0744600 (voice/text)
hearing.concern
@hearingconcern.com
www.hearingconcern.com
RNID 0808 808 0123
(freephone)
Textphone 0808 808 9000
(freephone)
fax 020 7296 8199
informationline@rnid.org.uk
www.rnid.org.uk

HOLIDAY MONEY (p34)
The Co-operative Bank
www.co-operativebank.co.uk
Exchange International
www.currency-express.com
First Direct
www.firstdirect.com
International Currency
Exchange
www.currency-express.com
The Post Office
www.postoffice.co.uk
Travelex travelex.co.uk

SAVINGS MONITOR (p48)
Mini cash Isas
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Derbyshire BS 0845 600 2005
www.thederbyshire.co.uk
Dunfermline BS
0845 601 3066
www.dunfermline-bs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
HSBC 0800 520420
www.hsbc.co.uk
Kent Reliance BS
01634 848944
www.krbs.co.uk
Mansfield BS
01246 202055
www.mansfieldbs.co.uk
Monmouthshire BS
01633 844402
Nottingham BS
0115 948 1444
www.nottingham-bs.co.uk
Shepshed BS
01509 822000
www.theshepshed.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Bristol & West
www.bristol-west.co.uk
Coventry BS 0845 766 5522
www.covbsoc.co.uk
Halifax www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Manchester BS
0161 833 8880
www.themanchester.co.uk
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Nottingham BS
0800 083 5747
www.nottingham-bs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS
08000 288383
www.theuniversal.co.uk
National Savings
0845 964 5000
www.nationalsavings.co.uk

SOUTH AFRICAN WHITE WINE (p39)
Bottoms Up 01707 387200
www.bottomsup.co.uk
The Co-operative Group
(CWS) 0800 068 6727
www.co-op.co.uk
Marks & Spencer
020 7935 4422
www.marksandspencer.com
Oddbins 020 8944 4400
www.oddbins.com
Unwins 01322 272 711
www.unwins.co.uk
Wine Rack 01707 387200
www.winerack.co.uk
Wm Morrison
01274 615196
www.morrisons.plc.uk

STEP-BY-STEP GUIDE (p44)
Investment clubs
ProShare
020 7394 5200
www.proshare.org

TRAVEL COTS (p40)
Babydan 01704 502575
www.babydan.com
Brevi 01630 638978
www.brevi.co.uk
Cosatto 01268 722811
www.cosatto.com
Graco 0870 909 0510
www.graco.co.uk
Kingswood
0800 585852
www.kingswood-
collection.co.uk
MonBebe
01484 401100
www.monbebe.co.uk
Mothercare *W*
01923 210210
www.mothercare.co.uk

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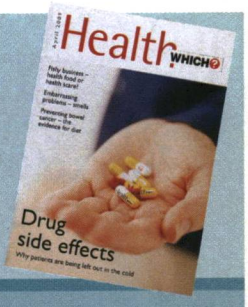
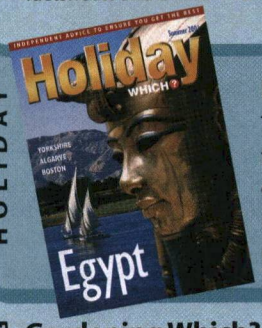
Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.



HOLIDAY



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This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.

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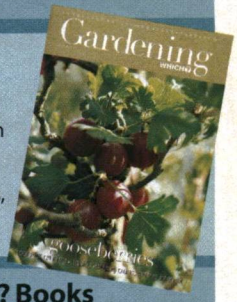
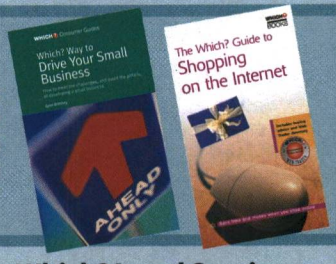


BOOKS



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Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus each month the *Which?* experts go online to answer your questions – this month we're featuring **sunscreens** (see p8). E-mail us your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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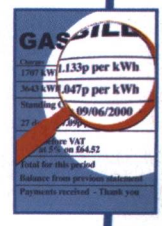
SAVE ON ENERGY BILLS



Which? has teamed up with buy.co.uk, the oldest-established utility price comparison service in the UK, to help you find the cheapest prices for all your energy needs. This service has details of all energy suppliers' prices, so it is able to offer *Which?* members with internet access a comprehensive view of the potential savings on offer.

The online calculator will guide you through the range of prices and tariffs on offer. And if you don't make the savings promised, you'll be refunded 110 per cent of the difference. Quick and easy to use, buy.co.uk lets you switch online or, if the supplier doesn't offer an online service, ask for a contract by post. To date, buy.co.uk has helped 80,000 people switch supplier and identified £8 million-worth of savings. And, of course, it meets the rigorous service standards we demand from all *Which?* partners. To use this new free service, go to **www.buy.co.uk/which**

Which? factsheets

FACT SHEET

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

SHOPPING OPTIONS

We've negotiated a great deal for *Which?* members on electrical goods, cameras and camcorders. Value Direct and Unbeatable are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs, and Unbeatable offers cameras, camcorders and binoculars. We aim to ensure that their prices for *Which?* members are the lowest around by constantly price checking against those on offer from other internet and high-street retailers.

Value direct 01295 755015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

CORRECTION

Vacuum cleaners, April 2001, p48

The Best Buy Miele cleaner is the Miele The Solution 500. Miele also makes an S512, which is virtually identical, except that it doesn't have a parquet floor brush or turbohead. The Solution 500 comes only in mint green. We apologise for this confusion.

HELP WANTED

Please send replies to our Hertford address (see 'Contact us', right) or e-mail helpwanted@which.net. Please quote the department shown.

NEW CARS – DRIVERS WANTED

Have you recently bought one of the following new cars? If so, we'd like your views on it: Audi A2; Audi A4 (from March 2001); BMW Compact (from April 2001); Ford Mondeo (from October 2000); new-shape Honda Civic (from January 2001); Jaguar X-type; Lexus RX300; Peugeot 307; Renault Laguna (from February 2001); Renault Scenic RX4; MCC Smart Car; new-shape Vauxhall Corsa (from October 2000); and Volvo S60. E-mail whichcar@which.net or write to Dept AS, giving your full name, address and a phone number, along with the model of car.

GUARANTEED STOCK MARKET RETURNS

Have you ever invested in products which offer a return linked to the stock market but guarantee that you will not lose any capital? Was it a good investment or were you disappointed? We'd like to hear about your experiences, whether good or bad. Details, please, to Dept TF.

CREDIT CARD STATEMENTS

Does your credit card statement give you all the information you need? If not, what extra information would you like and why? Have you had problems because your statement arrived so close to the payment date that you were left with too little time to pay? If so, please write to Dept MG, and tell us whether you'd be willing to feature as a case study in our forthcoming report.

CONTACT US

Members' Helpline 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.

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E-mail which@which.net
Fax 0845 307 4001
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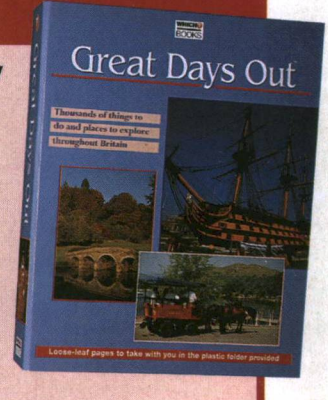
Please include your *Which?* membership number and a daytime phone number.

ILLUSTRATION RACHEL OXLEY

book offer



Whether you prefer the city or the country, you'll find plenty of ideas in *Great Days Out*. This ring-bound guide suggests thousands of places to explore and things to do in mainland Britain. Covering everything from castles to local curiosities, it also lists a wide variety of themed tours, and gives details of how and when to go (including out-of-season trips and what to do if it's wet). Normally £20, we're offering it for £18 until 30 June. To place your credit card order, ring 0800 252 100 quoting code GRDAYS (WB0601).

quickindex

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PHOTOGRAPHY JOHN TRENHOLM

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● RESTAURANT HYGIENE
We go undercover with health inspectors

● FUNCTIONAL FOODS
Health benefit or marketing ploy?

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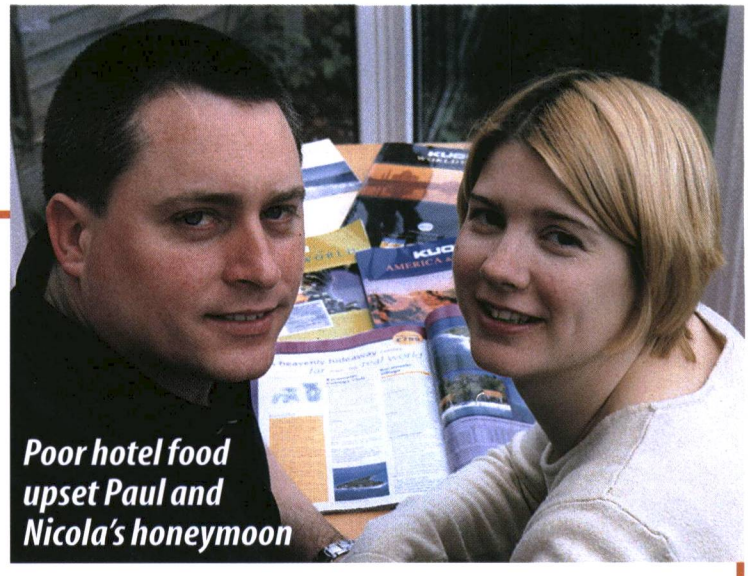
● Hand-held vacuum cleaners ● Tracker funds ● Ladders

PLUS Which? Car 2001 – a 68-page guide

briefcases

Two recent cases from our lawyers' files

Food bugs holiday



Poor hotel food upset Paul and Nicola's honeymoon

Paul and Nicola Norris booked a two-week honeymoon holiday with Kuoni on the island of Kuredu in the Maldives. The trip cost £2,610 and would be the couple's last chance for a truly 'once in a lifetime' holiday for some time to come. The brochure had promised watersports that were 'some of the best anywhere in the world', and Paul was particularly looking forward to making use of the free windsurfing and diving facilities. But just a few days into the holiday, Paul and Nicola fell ill with suspected food poisoning, suffering severe stomach pains, vomiting and diarrhoea. The bout of illness lasted several days and meant they couldn't take part in any of the watersports activities. Other guests at the hotel also had similar symptoms.

Paul and Nicola complained to the rep and to the hotel, but no doctor was sent for. By the middle of the second week, the couple had recovered but were still too weak to enjoy their holiday.

When they returned home, the Norrises contacted Kuoni which offered a £700 refund. Not satisfied with this offer, they came to us. Although Paul and Nicola were unable to get medical evidence to support their claim, we wrote to Kuoni, drawing attention to the fact that the holiday had a special significance for the Norrises.

We also pointed out that tour operators have a duty to ensure that food provided is up to standard. Kuoni raised its offer to £2,500, which Paul and Nicola accepted.

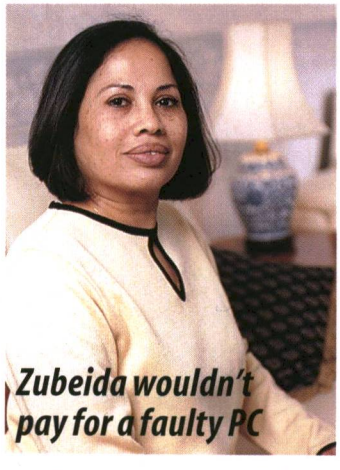
● POINT OF LAW

There is an implied term in your contract that food should be of a reasonable standard, in accordance with the type and price of the holiday. If it isn't, you can bring a claim for breach of contract. If you can show that it was the hotel's food which made you ill, you can also claim compensation for 'personal injury', but normally you'll need supporting medical evidence.

PHOTOGRAPHY JOE SHEEHAN, JOHN TRENHOLM

Disagreement over an agreement

In October 1997, Zubeida Master signed a credit agreement with Chartered Trust plc to buy a computer from Evesham Micros. The computer cost £2,184.33 and Evesham arranged the credit. But Zubeida soon found it was faulty. There was a problem with the Zip drive and icons couldn't be dragged or dropped. In addition, the graphics card wasn't the same quality as the one she had ordered, and software and driver disks were missing.



Zubeida wouldn't pay for a faulty PC

Zubeida complained several times to Evesham but with no success. So in January she wrote to say she was rejecting the computer. However, Evesham didn't collect it from her until March.

Zubeida also wrote to Chartered Trust. She explained that she had rejected the computer. As the credit agreement was linked to the purchase, she told Chartered Trust that it should be cancelled immediately. However, Chartered Trust refused to cancel it, so Zubeida stopped the payments.

Zubeida tried to get Evesham to confirm that she had rejected the computer but it wouldn't accept her rejection. It denied the computer was faulty. Eventually, in March 1999, Chartered Trust served a default notice on her. When Zubeida continued to withhold payments, Chartered Trust started proceedings against her in the small claims court. At this point Zubeida came to us.

The court set a date for the final hearing, but Chartered Trust failed to turn up so the district judge dismissed the claim. Then Zubeida found she'd been credit-blacklisted. As the claim had been dismissed, she thought this unfair and again asked us to intervene. We complained to Chartered Trust which helped in getting Zubeida's credit files amended. However, nine months later, Chartered Trust tried to reinstate its claim. The court dismissed the attempt.

● POINT OF LAW

If a seller arranges credit for you to buy goods, the credit agreement is linked to the purchase. If you reject the goods because they're faulty, and the seller accepts your rejection, the credit company should cancel the credit agreement. Alternatively, continue the payments but make it clear you're doing so 'under protest'.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**